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THE FRONT PAGE

The Winter Sports Photo Competition closes today (Saturday) at noon. We have been asked to keep it open until winter arrives in Southern Ontario, but the trouble is that we want to get it over before next summer.

The History of the Week will be found in the Second Section, on Page 10.

Now that the Candid Camera is getting into pretty general use, it is time that Canadians began getting the benefit of it in the shape of a supply of "off-guard" studies of their more prominent fellow-citizens. We shall shortly announce details of a new competition with numerous prizes for the best candid-camera studies of such personalities. Our chief difficulty, and one which we have not yet solved, is that of contriving a definition of the term "prominent Canadian."

DURING the period of increasing internationalism which came to an end somewhere about 1911 there was a strong and constant tendency towards the adoption, in official and even personal intercourse between nationals of different countries, of the code of manners and ceremonial customary in the nations of Western Europe, and notably in Great Britain and France. "Native" ceremonials came into increasing disfavor in the court behavior of even such countries as Japan, China and Siam, and with the frock coat and silk hat of Bond Street came in also, all over the world, the salutations and manifestations of respect practiced at Buckingham Palace and at the Elysée.

It is perhaps not surprising that in these days of reaction from internationalism we should find also a reaction from this tendency towards a common world-ceremonial for polite intercourse, and a new trend towards the use of peculiar national gestures and formulas of salutation. Herr Von Ribbentrop, the able diplomat who in 1914 was a charming and tennis-playing German engineer in Ottawa, and who is now one of the great powers of the Nazi régime, saluted King George VI a few days ago with the Nazi gesture—which is not, we hasten to add, the "cocked snook" employed by the more delicate of the Italian diplomats towards the League of Nations, but is a highly honorific movement of stretching the right arm out and upwards with the palm downward. Herr Von Ribbentrop has been much criticized for this departure from ordinary international manners; but we think the criticism is unjust. He is, we are certain, merely giving a lead to a general movement in the course of which the traditional ceremonial gestures of a score of other nations—the Eskimos, who if we remember rightly rub noses,—the Siamese, who prostrate themselves and wriggle backwards on their stomachs,—the Tierra del Fuegians, who clap hands, the Tibetans, who proffer a handful of rancid butter,—will all be restored to common use in diplomatic intercourse. As this habit develops, the Russian diplomats will naturally adopt the practice—equally symbolic of their régime and quite as ancient, honorific and amiable—of holding up the clenched fist in the presence of any whom they wish to honor; and it is our very fervent hope that the first time the Russian Ambassador to Germany does this to Reich-Chancellor Hitler we may be there to see.

MEDICAL INSURANCE IN B.C.

THE medical profession of British Columbia is in process of turning down by an overwhelming majority, in successive districts, the proposals of the Pattullo Government for a large measure of socialized medicine. The proposals themselves are peculiar, and would not perhaps be duplicated in any other Province. The chief expressed objection of the medical men is that they make no provision for the very classes most urgently in need, namely the destitute and those incapable of earning a livelihood; and at this distance it does seem as if they had been designed too much as an appendage of an employment insurance measure, and would inure chiefly to the benefit of the comfortable artisan class and those immediately above it.

Owing to its many isolated small settlements, British Columbia is one of the most difficult territories in which to operate an effective medical service for all the population at a reasonable cost. On the other hand, there is no Province in which Socialist ideas have obtained a stronger foothold, with the qualification—evidently reflected in this medical legislation—that these Socialist ideas do not include very much concern for the lowest economic strata of the population, and particularly for these members of it who are of non-Aryan origin, such as the Chinese and Japanese. It will be a pity if this medical project is entirely abortive, and possibly the Government and the medical men will come to terms before the legislators decide to give it up altogether.

UNIFIED DEFENCE SCHEME

FROM the standpoint of economy and effectiveness there is everything to be said for the policy of a unified scheme of defence for the Empire as against what Sir Samuel Hoare refers to as the system of "isolated local defence." There is however some question as to how far that economy and effectiveness can be attained without sacrificing something even more precious, namely the sense of ability to conduct its own affairs, and of responsibility only for its own decisions, which is now felt by every one of the constituent nations of the Commonwealth. It is to be noted that participation in such a unified scheme implies an assumption which a large part of the



"THE GRAPES." Honorable Mention Photograph, by W. B. Piers, Bank of Montreal, Haney, B. C. Kodak Reocomar, 11 secs. at F32, indoors, S.S. Pan film.

population of Canada at any rate, and probably also of the other Dominions, is not yet prepared to make. This is the assumption that in any major conflict in which Great Britain finds itself engaged, Canada will be morally if not constitutionally obligated to take part. It is an assumption which Canada has succeeded in evading during the last fifteen years, and which the politicians would very naturally like to go on evading. So long as they can confine the attention of the electors to the constitution, and can go on reiterating that "nobody can put Canada into a state of war but the Canadian Parliament" (to which we fear they will now have to add as a further exception "or the Governor-General-in-Council by requesting and assenting to an Act of the Parliament of the United Kingdom"), they can avoid committing themselves to anything serious in the way of either Imperialism or separatism. But with Canada participating in a unified scheme of defence, which obviously means that her abstention from that defence would jeopardize the whole plan and leave a part of the Commonwealth frontier unmanned, the idea of such abstention, whether constitutionally possible or not, becomes obviously impossible on purely moral grounds; and the realization of this will be extremely unpalatable to a large part of the population.

COMING INTO COUNCIL

AS a matter of fact the assumption is far from being as dangerous or as far-reaching as it appears. It does not by any means leave Canada irrevocably tied to the apron-strings of a possibly bellicose and capitalist-controlled British Government. Entry into a unified defence scheme—with its corollary, the right of withdrawal from such an arrangement on sufficient notice if the policy pursued by the other members of the Commonwealth were gravely disapproved by Canadians—would give to Canada a far weightier position than she now enjoys in the joint councils of the Commonwealth, and would enable her in conjunction with any one other of the greater Dominions to dominate those councils in matters in which she was strongly interested. The difficulty in the situation is that the Canadian people are largely distrustful of their Governments, distrustful even of themselves, in matters of foreign relations. They are North Americans, and they not unnaturally share with their republican neighbors a profound suspicion of the politics of Europe, a content which does not enjoy the inestimable advantage of being occupied by communities all of very similar racial structure and not too incompatible social and religious ideals. They do not wish to see

their rulers getting mixed up in any sort of international grouping which will commit them, however guardedly, to an interest in the military and naval affairs of other parts of the world than North America. It is an attitude which has been induced in us largely by United States influences—influences whose power in that country proceeds largely from resentment at war-debt non-payment and from disappointment at the failure of President Wilson's promises to "end war." It is not likely to be permanent in either country, and especially in Canada; but at the moment it makes it extraordinarily difficult for even the most influential of our statesmen to lead us very far in the direction of an active participation in world politics—outside of such semi-religious activities as those of an emasculated League of Nations.

RAILWAYS AND LABOR

THE Canadian railwaymen seem disposed, at the moment of writing, to engage in a conflict with their employers whose chief effect will be to ensure a rapid and widespread further development of highway transport facilities. The only thing that can prevent that development in the event of a protracted railway strike is a continuance of the automotive strike in the United States and a consequent inability to obtain delivery of trucks and equipment for road service.

There have been great changes in the years that have elapsed since the last great railway strike on this continent, and no railway tie-up can ever again produce such a general paralysis of commerce, except in the very bulky articles like coal, ore and wheat, as used to result when railwaymen went on strike on a large scale. This does not, of course, mean that the railwaymen cannot win a strike; indeed the disappearance of railway monopoly control of land transport means that the employers will be even more reluctant than the employees to face the consequences of a prolonged railway tie-up, with its wholesale transfer of business to the highway. But even the winning of a strike, with its consequence of an inevitable increase of freight rates, or at least an inability to decrease them, means the loss of a considerable volume of business to the railways and therefore of future employment to the railway workers. It seems a pity that the two chief parties in the railway business, railway labor and railway capital, cannot both realize that they are partners in a business which needs all the solidarity, all the wise management and all the courageous enterprise it can obtain to keep it from a yet further decline than it

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THE PASSING SHOW

BY LUCY VAN GOGH

A LOT of Canadians seem to feel that the only thing that Canada needs to be defended from is defence.

The Spanish loyalists seem to have been done in by a whiff of Malaga grape-shot.

The United States is always having to fall back on British political precedents. Here is President Roosevelt threatening to "create a batch" of Supreme Court Justices, as if the Supreme Court were a House of Lords.

Premier Hepburn is back, so we take it there will be no more sessions of the Ontario Legislature until he feels like going off for another holiday.

As we interpret the European correspondents, the prospects for peace in Europe are brighter because Herr Hitler is talking war more loudly.

With Reginald Stewart playing a piano concerto with the Toronto Symphony how about Sir Ernest MacMillan doing a tap dance at the first of the Summer Proms?

And then too the bellicose nations have not yet bought all the raw materials they need from the countries they are going to make war on.

What the world really needs now is something that will make a palatable breakfast drink out of the ice-cubes left in last night's cocktail shakers.

Mr. Roosevelt's idea seems to be that this will teach the Supreme Court not to be so darned Supreme.

As we understand it, the railway unions are polling their members whether it shall be a stand-up fight or a sit-down one.

At that, the G.M.C. might sell out to the A.F. of L.

This week's orchids go to the Montreal man who is deducting from his telephone bill the amount he paid for a taxicab to go to a pay phone and tell the company that his phone was out of order.

Esther's uncle, who has been at Miami, says that the trouble with these new Florida dinner-jackets is that you can't tell them from your pyjamas.

BUILDERS OF THE NATION

BY MARY QUAYLE INNIS

"WELL, if they don't get a move on, I'm going to start to chew the cloth," Mrs. Morse declared, and the other women at the table laughed and nodded. It had been a long day with meetings following each other from nine in the morning till now at seven, when the banquet hall was crowded with women leaning on their elbows and looking hopefully at the empty head table.

They had not known one another, but the long day among strangers in a strange place had smoothed the corners of their shyness, and in the endless wait for the head table to be filled they began to talk like old friends. Mrs. Morse and Mrs. Griggs had come down together in Mr. Griggs' car, but the other women at their table were talking as easily as they.

"I can take anything so's it's in the shape of a pill," Mrs. Patterson was saying earnestly when little Mrs. Morse exclaimed:

"Here they come! Look at that dress all spangles. She must be somebody big."

"I wonder how they feel sittin' way up there. I guess they're used to it. Look, there's one lone man. Say, I bet he feels lost in a hen party like this. You'd never get Jim in here."

"Well, it's high time. I'm about keeled over, I'm so hungry."

NOW the waiters in their dark green uniforms came swinging their trays and Mrs. Patterson ducked so nervously that the others laughed.

"They train them so's they won't spill things on you."

"Mebbe, but you can't tell what might happen."

"My, those boys work hard," Mrs. Griggs said admiringly, as a plate swooped down in front of her.

"I wonder what they do between meals," Mrs. Harmon whispered. "I guess they wash dishes or something. I guess they keep them busy."

"There ain't more'n half this meat I can eat," Mrs. Patterson complained. "In these places it ain't like what you cook yourself."

"That man up there's likely the speaker. I just as soon we didn't have a speaker. I heard enough speakin' today."

"Me too. We got to drive forty-three miles yet tonight. Jim says it don't seem worth it but I say it does you good to get out once in a while."

TALK went up like the smoke of neighboring camp fires. Mrs. Patterson told Mrs. Harmon about her son's operation.

"My son is a walking miracle, that's what the doctors say. The state he was in they never dreamed—"

"We used thirty-nine bags of potatoes last winter. You know what boys are to eat."

"And I says right out, 'All this food business is just foolishness. The Schaeffers eats pork and pie every meal and them boys is strong as steers. I eat pickles myself three times a day these many years and look at me!'"

Mrs. Griggs set her coffee cup on the scraped ice cream plate and bent over it, enjoying the sharp, steamy smell. "Give me a good cup of coffee."

"Tea for me," Mrs. Harmon exclaimed, turning her cup upside down on the saucer. "Can you read tea cups, anybody?"

Mrs. Morse laughed. "I just think up something and say it. I guess that's what the most of them does."

"Sh-sh. They're bangin' to get us quiet. I wish he didn't have to speak. I could slide right down under the table and have a sleep."

THEY were summoned to stand up and sing first, and standing was a rest though Mrs. Morse whispered that she was too full of dinner to sing the high notes. Then at the far-off splendor of the head table, the speaker was introduced and his subject announced, "Women in the Life of the Nation." His voice flowed out, round and deep, and the hall was momentarily quiet enough for an echo to roll like a ball round the corners of the ceiling.

"Women—the most important citizens of the country!"

"Say, I wish I'd brought one," Mrs. Morse whispered, pointing to Mrs. Harmon whose hands were busy under the edge of the table cloth.

"You want it?" Mrs. Griggs whispered back. "Just ask her and she'll let you have it."

Mrs. Harmon winked and the nail file slipped from hand to hand.

"My, you'd think he'd get hoarse, shoutin' like that. He says it all right out of his head."

"Not only as a voter, but as a power for good in the community, as a force in educational, social, recreational and charitable matters, woman exerts her influence."

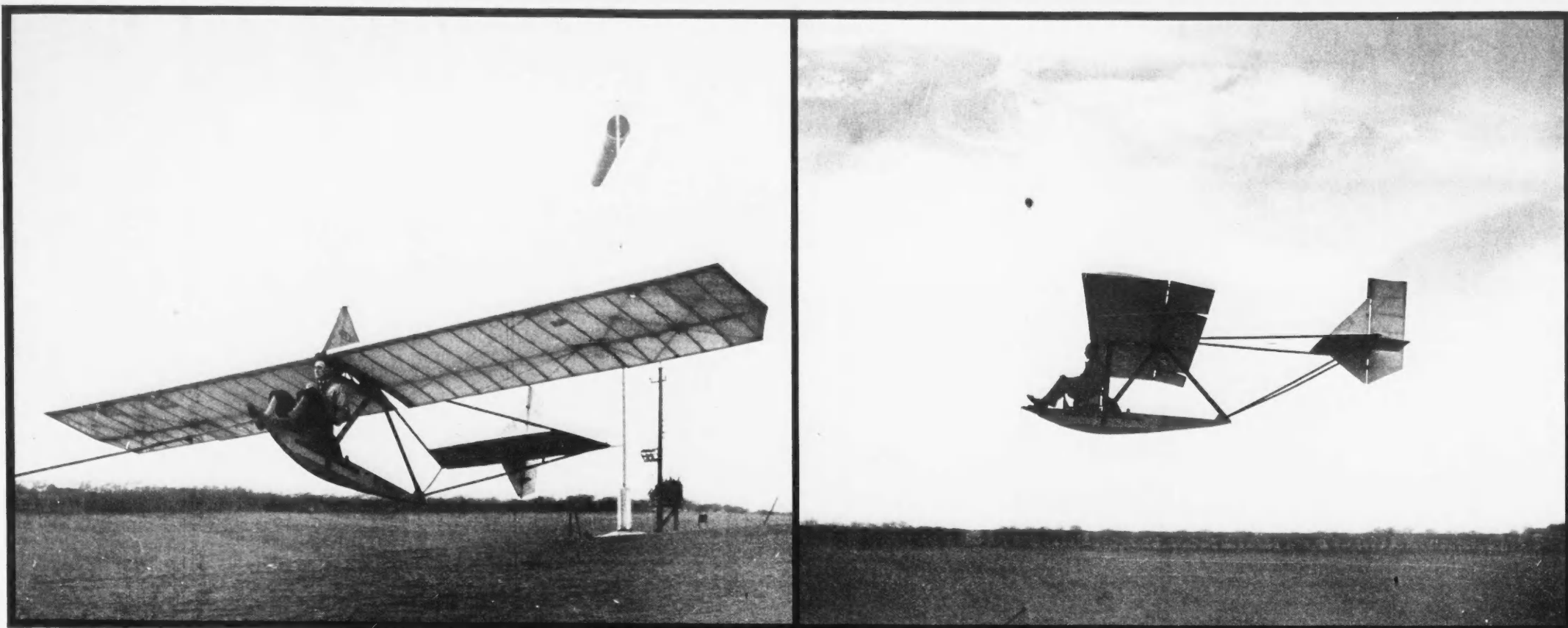
"Pinch me if I start noddin' off," Mrs. Morse whispered. To keep herself awake she passed the salt to Mrs. Patterson who sat dignified and attentive beside her. Mrs. Patterson looked surprised and Mrs. Morse gravely passed her a crumpled napkin, a coffee cup and two spoons. Mrs. Griggs nudged Mrs. Harmon and whispered behind her hand.

"Ain't she the limit? There's always somethin' doin' where she is."

MRS. PATTERSON laid down the spoons and listened with an anxious look while Mrs. Morse made a cocked hat out of the program of the day's meetings and set it on her water glass while the others shook with laughter.

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GLIDING IS POPULAR WITH LONDONERS. Gliding, which for some reason has never caught on in Canada, is a long established European sport and Britain has its fair share of devoted practitioners. These pictures showing the take-off of a glider as well as the machine in flight were made at Dunstable Downs, centre of London glider enthusiasm.



LOYALTY SEEMS UNIMPAIRED BY ABDICATION

BY HARRIET PARSONS

IF THE average Toronto citizen had been in Stanley Baldwin's shoes during the critical days which led up to King Edward VIII's abdication, he would have acted and reacted in exactly the same way as that stocky, pipe-smoking Englishman.

He would have objected strenuously to the King marrying the twice-divorced Mrs. Wallis Warfield Simpson and thus making her Queen of England; he would have been equally adamant in his opposition to a morganatic marriage as a possible compromise solution.

To be sure, your average Torontonian refuses to swallow the official statements regarding the abdication at their full face value. He does not believe that the proposed marriage was the chief or only cause of Edward's leaving the Throne. He is still in the position of a man who is waiting to be shown.

But, in spite of all the conflicting opinions and emotions aroused by the crisis, he has emerged with his personal feeling of loyalty to the Crown substantially unchanged.

THESE conclusions are based on a poll of public opinion which has been conducted during the past three weeks by the Newspaper Writing Course, Department of University Extension, University of Toronto, in collaboration with SATURDAY NIGHT. Thirty students volunteered to act as reporters and circulate the questionnaire, which called for "yes" and "no" answers to seven questions, plus individual comment. A total number of 284 questionnaires was filled in, 156 by men, 128 by women.

The poll, while necessarily small, represents a cross-section of Toronto's population, including single, married and divorced persons, of all ages from eighteen to eighty, from every walk of life, with every shade of political and religious background. The questionnaires were filled out by Protestants, Catholics, Jews and atheists; by Conservatives, Liberals, Socialists and Communists; by truck-drivers, bankers, housewives, stenographers, engineers, nurses, editors, lawyers, salesmen, teachers, firemen, inspectors, business managers, letter-carriers, elevator operators, social workers, mechanics, printers, professors, students, deliverymen and day laborers, and many others.

The group polled was predominantly Canadian-born or British-born, with a sprinkling of foreign-born residents and naturalized Canadians. The majority of the Canadian-born were of English, Scotch or Irish descent, while there were a few French Canadians, a few Jewish Canadians, and a few of Russian or German descent. As to age, the group leaned toward the young side, nearly one-half being thirty or under, and two-thirds, forty or under.

The questions were designed to elicit as accurately as possible the real opinions and feelings of the man in the street toward the recent constitutional crisis, and to give the utmost freedom to any expression of dissent which might be felt with the manner in which the episode had been conducted. A positive guarantee was given to every questionnaire signer that his name would not be used on publication, so that each person might feel perfectly free to state his true opinions, without fear of embarrassment.

THE first point which we wanted to clear up was "What effect has the Crisis had on individual loyalty to the Crown?" At the time of the abdication, a great deal had been said about the personal popularity of Edward and the consequent loss of personal loyalty his going might cause. People were almost afraid to raise the question for fear that it might seem to place the present King's position in an awkward light. We decided it was better to take this risk, and to know the true state of affairs.

But before we could gauge accurately any strengthening or weakening of the ties of loyalty, it was necessary to know whether a person believed in monarchy in the first place. Obviously, if a person was opposed to the whole institution of Kingship, his response to questions about "loyalty" would be on an entirely different basis than that of a staunch upholder of the Throne.

Accordingly, Question One was asked as a conditioning question for succeeding answers. An overwhelming majority (258-24) declared themselves in favor of a constitutional monarchy as the best form of government for the British Empire, stressing the unifying effect of the Crown. The twenty-four dis-

senting votes were cast by a varied group, chiefly very young men and women, including young intellectuals of socialist leanings who would prefer some form of socialist state or co-operative commonwealth, Communists who want a "dictatorship of the proletariat", a few American-born Canadians who would like a President, and a Canadian-born truck-driver who says, "If we were to ever have a dictator in Canada, Edward would be the people's choice."

THE general feeling of loyalty has been surprisingly little changed by the spectacular abdication which was supposed at the time to be rocking the very foundations of the British Empire. In answer to Question Two, 60 people actually found that their feeling of loyalty to the Crown had been strengthened by recent changes in the Monarchy. Only 52 felt their loyalty weakened, among whom was an English girl who described her loyalty as "bent, bad blow, not irreparable, will recover." By far the largest group, however, declared their feeling of loyalty to be "unchanged"—169, to be exact.

Among those whose loyalty was strengthened, the reasons seemed to be about equally divided between a feeling that the present King and Queen were better suited for the position than the ex-King and a conviction that the entire episode had only gone to prove that the Crown was more important than the King.

Those who felt their loyalty weakened gave as their two chief reasons their personal fondness for Edward and their feeling that Edward's actions had shaken the stability of the Crown.

The "unchanged" expressed the feeling that their allegiance was to the Crown itself rather than to the individual, while many of them said they felt that King George VI would make a better king than Edward. A number of them evidently felt their loyalty weakened in some respects and strengthened in others, and came to the conclusion that the net result was "unchanged."

WHAT the proposed marriage the real cause of the abdication? Two out of every three who answered Question Three did not think so.

Well then, if not the proposed marriage, what did they think *was* the real cause?

As nearly as one could judge from the comments, about a third of those who did not think the marriage the real reason for the abdication, believed that Edward was practically forced off the Throne for political reasons—because he was too sympathetic to the poor, because of his speech to the Welsh miners, or because of his independence and defiance of tradition in government matters.

About a quarter thought that Edward himself

wished to abdicate, had never wanted the Throne in the first place, and simply used the marriage issue as the first feasible excuse for getting out of an uncongenial job and leading his own life in his own way.

Over a third laid the abdication to inherent qualities in Edward's own character, to his way of life, to his social set, to his stubbornness, to the scandal which had touched the Throne through the attentions paid by Edward to another man's wife, and to a general inability on Edward's part to fit into the requirements of the Kingship. It was evident throughout the majority of the questionnaires that Edward's personal popularity had suffered a tremendous diminution since his abdication. There were countless expressions of the opinion that the King had a job to fulfill, and that he should have stuck to his job. People apparently have felt very "let down" by their King, and the reaction has been so strong in some cases as to be almost vindictive.

Many who thought the proposed marriage a real reason, felt that it was not the *only* reason for abdication, but that it was rather the climax of a long chain of conflicts which would have ended the same way in the long run.

THE poll left not the slightest doubt that King Edward's marriage to Mrs. Simpson would have been an extremely unpopular step with the majority of Canadians. The vote against the proposed marriage was 216 to 67; and the vote against a morganatic marriage was even stronger, 240 to 38.

Little objection would have been felt to the King's marrying a commoner or an American, but 191 stated that they would have objected to his marrying a divorcee. Judging from the comments made, Roman Catholics, Anglicans and a few others would have objected to marriage with any divorcee, but the majority of the others objected not so much to a divorcee as to a "twice-divorcee". There was also a strong feeling evidenced against the circumstances leading up to the last divorce.

It is also clear that, aside from any considerations of divorce, a large percentage of the populace has conceived a fairly strong antipathy for what they conceive to be Mrs. Simpson's character. "Adventuress" and "social climber" were some of the milder terms applied to the lady in question. One of Mrs. Simpson's rare defenders was a Jewish woman, who declared: "If Edward was good enough to be our King and ruler, his choice of a wife should have been good enough for us his subjects. . . Mrs. Simpson must be everything that goes to make a great personage or the King would not have chosen her as his wife-to-be."

The King's right to marry whom he chose was

upheld by a number who agreed with a dentist who said: "The marriage to a divorcee is legal. He (the King) being a member of a democratic country should have the same privileges as anyone else."

Two interesting sidelights on the marriage question were discovered in analyzing the replies of the "labor" group and of those who answered "No" to Question One. Those who did not believe in a constitutional monarchy were much more willing to have the King marry Mrs. Simpson, either as King or on a morganatic basis. On the other hand, the non-white-collar-workers, those engaged in industry, trade, domestic service, etc., were very much more opposed to the marriage than the group as a whole.

IF TORONTO people are at all representative, the average Canadian does not think of the Crown as a religious institution: 193 didn't, 91 did, in the poll. The position was reversed, however, when it came to the second part of Question Six. As long as the King was the secular head of the Church of England, a majority of 199 to 80 thought that position should govern the conduct of his private and public life.

There was an extraordinary unanimity among persons of all the Protestant denominations and of the Roman Catholic faith on this question. Even among members of the Church of England, two out of three did not think of the Crown as a religious institution; but they were five to one in favor of the King living up to his position as head of the Church.

Disestablishment of the Church of England was favored by quite a large number; and several commented that it seemed illogical to expect the "hereditary head" of a religious body to govern his life accordingly. On the other hand, a middle-aged insurance agent expressed a pretty general feeling in his remark, "I would say that our Sovereign should exercise commonsense discretion, whether acknowledged as head of the Church or not."

What would the public attitude be toward the Duke of Windsor taking up his residence in Canada? The answers to Question Seven indicate that the average man feels that this is a free country and that Edward has as much right to come here as any other British subject—if he wishes to. A large number answered this question with a shrug of the shoulder, and refusing to stick to a "yes or no" answer, wrote "immaterial", "indifferent", or "yes, if he wants to."

BUILDERS OF THE NATION

(Continued from Page One)

"From the earliest period of history of which we have any record, woman has devoted herself to ministering to the sick, teaching the young."

"Would you think she had nine children?" Mrs. Griggs demanded in a whisper. "Full of fun like she is and all she's been through. She's got a girl gone for a nurse and her oldest boy's on a lake boat and the next one—"

Slowly Mrs. Morse's hands began to move as she leaned toward Mrs. Patterson's rigid back, shaking her head at the others.

"She not only feeds and clothes the youth of the country but she forms ideals of integrity and courage, citizenship and service." The speaker's voice boomed above the stirring murmur of the room.

Mrs. Harmon yawned. "Say, I got the biggest wash you ever saw to get out in the mornin' an' four shirts to run up for the boys."

"I started doin' down rhubarb for pies. It does real good in the winter. The men likes it. Look there at Mrs. Morse!"

The speaker's voice mounted to such a roar that the women blinked and grimaced at each other.

"You are the true builders of the nation! You are the builders of the nation!"

At that instant Mrs. Patterson's belt fell forward on to her lap and a cold spoon slid down the back of her neck. Her gasp of surprise was lost in a sprinkle of applause but the inattentive occupants of tables all round turned and smiled. Mrs. Griggs and Mrs. Harmon hunched their shaking shoulders and bent convulsed faces as Mrs. Morse leaned forward and asked sweetly:

"What's the matter, Mrs. Patterson? Feel a draught?"

CROWN AND CRISIS QUESTIONNAIRE

QUESTIONS	YES	NO
1. Do you believe that a constitutional monarchy is the best form of government for the British Empire?	258	24
2. How has your feeling of loyalty to the Crown been affected by recent changes in the Monarchy? Strengthened? 60 Weakened? 52 Unchanged? 169		
3. Do you consider that the proposed marriage was the real cause of the abdication?	94	184
4. Would you have objected to the proposed marriage? If so, would your objections have been on the grounds of the King marrying: (a) a commoner? 13 (b) an American? 14 (c) a divorcee? 191 Other objections: 88	216	67
5. Would you have considered a morganatic marriage a satisfactory solution?	38	240
6a. Do you think of the Crown as a religious institution?	91	193
b. Have you any feeling that the King's position as Head of the Church of England should be a governing factor in his conduct of his private and public life?	199	80
7. Would you be in favor of the Duke of Windsor taking up his residence in Canada, subsequent to his proposed marriage?	168	112

ROOSEVELT TALKS TO DICTATORS

BY JOHN E. WEBBER

IS PRESIDENT ROOSEVELT out for the world championship of democracy? Is he shouldering his way twist Hitler and Mussolini to challenge both their showmanship and their political faiths on the world stage? Was his inaugural address democracy's answer to dictators abroad as well as to skeptics at home? Are his peace moves his answer (and his warning) to these and other tormentors of world peace? These were some of our thoughts as we sat in the rain with a hundred thousand (other) Roosevelt fans at his second inaugural. And they may be just as "wet" as the day was.

A rain is good for meditation. It shuts one in a privacy that even an inaugural throng may not invade. And heaven knows this inaugural held rain enough to provide the privacy of a cloister. One might have preferred its beat on tent roof to asphalt, its drip through forest leaves to a wrecked umbrella, the comfort of a camp stove to a newspaper kneecrug. But such sylvan accompaniments were for other inaugural days, "horse and buggy days", of the republic. This was a new day a new world had come to greet. And not all the rain in heaven could quench its spirit.

THIS exuberance of spirit was its most manifest quality. And its contrast with the inaugural of four years ago when, in the President's phrase, "the republic in single minded anxiety stood in spirit here", was as inescapable as the rain. Only the promise of brilliant leadership, which his ringing words bespoke, held the lines that day and saved the country from panic despair. The mood now was joyous, the spirit carnival. His promise kept, the hoped-for saviour of the first inaugural was a returning conqueror of the second. The prayerful congregation then, an hosanna-raising multitude now, the palms spread before that first fateful journey to the White House lighted for torches in this. What was a little rain, any rain, to the ominous blackness of the cloud then? And the hundred thousand there present seemed out to show that they could "take it". Justices of the Supreme Court, Senators, Governors, plain folk, aged and sundry and, most of all, the President himself, bareheaded, the rain spitting on his manuscript as he read. Later, grinning in the downpour from an open car, as he rode away. "I can take it if they can," his words. Beside him, Mrs. Roosevelt, grinning too, as indifferent to the fate of her new toque as the President of his new topper. Only the faint-hearted of the vast visiting throng preferred the inward quenching of a hotel room, and they were few.

THERE were other contrasts to meditate upon. In the President himself, grown, it seemed, like Lincoln to his job. In the address, more adroit in expression, profounder in thought. On the surface it was a reaffirmation of faith in democracy, strong as Woodrow Wilson's own; a record of achievement through democratic practices pointed in answer to home fears of dictatorship, centralization of government, regimentation of industry, communism, fascism, socialism and all the things his enemies saw inherent in his New Dealology. "In fact in the last four years we have made the exercise of all powers more democratic, . . . for we have begun to bring private autocratic powers into their proper subordination to the public's government" . . . "Democratic government has innate capacity to protect its people against disaster once considered inevitable, to solve problems once considered unsolvable" . . . "Government can do the things the times require without yielding its democracy. Our tasks in the last four years did not force democracy to take a holiday". And so on. Always harping on democracy, as Polonius might say.

BELOW the surface, what? There have been complaints that foreign affairs have not touched upon. But we wonder if the attentive ears of Dictators Hitler, Mussolini, Stalin et al, missed a syllable of its under-surface import; the challenge of its philosophy with theirs; the creed of democratic government, in a broadcast to the world, taking issue with their governments of "strong personalities", "cannon instead of butter", and so on. And, while indirectly pointing the accusing finger, drawing the peoples of his own faith into one communion, singing from the same hymn book with, for instance, our own John Bull. A picture at least for agreeable contemplation.

With a passion for peace, too, equal to his passion for democracy, is he out for a spiritual union of these democracies in order to make the world again "safe for democracy". His Christmas message spoken for the Western Hemisphere, "pledged anew" "to our faith in the arbitrament of reason". His words now: "A nation uncorrupted by cankers of injustice and therefore strong among the nations in its example of the will to peace". Words that may mean nothing or anything. But, heard in the light and direction of his recent moves for peace—his crusade to South American waters, passing almost unnoticed at the time and seen for the most part as a safe gesture or a well deserved outing; his Neutrality and his Embargo Act (lately under discussion with Mr. Runciman), all backed by the building of battleships and an all-time high appropriation for preparedness, they seem more than a declaration of pious hope or matter for home consumption, exclusively. A wide detour, perhaps, but not too wide for an adroit statesman laboring in a pacifist country and, in our guess, out for the world's championship of peace and democracy.

ANOTHER guess. Is the Supreme Court of the United States included in the challenge of democracy? In this inaugural address disappointed amenders of the Constitution, among them leaders in Congress, were to hear: "The Constitution of 1787 did not make our democracy impotent". The President found in it "powers sufficient then and now to solve problems". Already they had heard in his message to Congress a fortnight before that: "During the past year there has been a growing belief that there is little fault to be found with the Constitution as it stands today. The vital need is not an alteration of our fundamental law but an increasingly enlightened view with reference to it. Difficulties have grown out of its interpretation; but rightly considered it can be used as an instrument of progress and not as a device for prevention of action". And again: "With a better understanding of our purposes and a more intelligent recognition of our needs as a nation, it is not to be assumed that there will be prolonged

failure to bring legislative and judicial action into closer harmony" . . . "The judicial branch also is asked to do its part in making democracy successful. . . . the process of our democracy must not be imperiled by the denial of essential powers of free government." On second thought may not disappointed amenders see in all this an adroit preparation of the public for a Constitutional amendment? A putting of it up to the Supreme Court itself to force the issue? The fate of the Wagner Labor Relations Act, a major New Deal item now before the Court, may decide that.

IF, AS we have hinted, the inaugural message had, in spots, some old world sinners in mind, malefactors at home were not forgotten. They were warned that, in a changed "moral climate" . . . "we are beginning to abandon our tolerance of the abuse of power by those who betray for profit the elementary decencies of life". The money changers may have been driven from the temple but they are still being shadowed. "Prosperity already tests the persistence of our progressive purpose. . . . Duller conscience, irresponsibility and ruthless self-interest already reappear." And so, there's to be no holiday from watchfulness, no holiday in the pursuit of social justice, security and happiness for all. "The test of our purpose is not whether we add more to the

abundance of those who have much; it is whether we provide enough for those who have too little." And from that goal we are still very far, it seems. The challenge to democracy still remains while millions of citizens are "Denied the necessities of life" . . . "Live on incomes so meagre that the pall of family disaster hangs over them day by day" . . . "Under conditions labeled indecent half a century ago" . . . "Are denied education, recreation and opportunity" . . . "Lacking the means to buy the products of farm and factory" . . . "Are ill-housed, ill-clad, ill-nourished" . . . No holiday for democracy while these things be. "We will carry on."

AND if democracy is not to have a holiday, neither is Congress. The President in his first message made that clear. On the heels of that came his budget recommendations and then his "Reorganization Plan" which proposes no less than a reconstruction and modernizing of the Federal machinery. A plan that has staggered Congress with its proportions and implications and will take all the driving power of the President to get to first base. But this is a story by itself.

Meanwhile no holiday for the President either. What with labor strikes, floods, Congress and other disasters on his hands, even this enthusiast for the strenuous life would seem to be plenty busy for some time to come. But as he says: "I can take it if they can."

THE FRONT PAGE

(Continued from Page One)

has already experienced. If railwaymen, as a class, were well equipped for transferring themselves to other lines of occupation, their readiness to destroy their present line would be more comprehensible; but as a matter of fact they are highly specialized in skill and experience, remunerated on a level well above the average, and most unlikely to find easy opportunities of equally attractive employment elsewhere.

BOURGEOIS MEDICINE

THE economic position of doctors and dentists in Canada today is, to say the least of it, peculiar. It cannot be claimed that the earning power, at the moment, of the members of either profession is so great as to attract into that profession any great flock of new practitioners, and on cold demand-and-supply principles it may therefore be argued that there is no need for more doctors or dentists, since the people who can afford to pay for their services are already supplied with as much as the market price justifies, and the people who cannot afford to pay for them may be dismissed as not "wanting" them, in the same way as they do not "want" diamonds or caviar or trips to the Coronation or steam yachts. But this is not quite all there is to it.

It confers no particular benefit on society that anybody should have diamonds (except that they do make lovely young women look lovelier, even in the eyes of those who must go diamond-less), or caviar, or steam yachts. But it is supposed to confer a benefit on society that all of its members should have good working sets of teeth and good working digestions and other healthy physical equipment. It is therefore arguable that the services of doctors and dentists should be available even to people who cannot afford to pay for them, on the ground that by making such people healthy and toothful we are promoting the general advantage of the whole society. And looking at the matter this way we can no longer assure ourselves that there are plenty of doctors and dentists to go round, since it becomes immediately obvious that the instant you get away from the people who can "afford" doctors and dentists there are not nearly enough for the needs of the rest.

When, therefore, we begin to find society throwing away doctors and dentists as if they were of no more importance, economically speaking, than

hewers of wood and drawers of water, it is time to begin to think. And this is what society has been doing in Canada for several years in our mysteriously operated system or unsystem which we pleasantly call relief. The other day we ran across a dentist, or at least a man who had once been a dentist, who about three years ago found himself unable to make a living out of dentistry, not because the people in his vicinity needed no attention to their teeth, but because they had not enough money to pay him what it cost him to run his plant and buy his materials, let alone a little something over to keep him alive. Now the relief system has some use for dentists, but not much, because it does not provide any dental service except extractions. A man starting the depression with ten not very good teeth can have two of them taken out at the public expense every year, and at the end of five years he will have no teeth whatever, because he cannot get any new ones put in. This is one reason why there is so much contentment among relievers; they have no teeth to gnash. Extraction being about one-tenth of the average dentist's business, this obviously means that the need for dentists in a community largely on relief is small; and our friend could get no work from the relief system. So he was sent off to a camp to work in the woods, and being not particularly dexterous at the logging business he soon broke his leg. The camp facilities being what one would expect, the leg was not very well set, and he is now unable to stand upon this leg, or indeed to stand at all, for any great length of time, and requires a sedentary occupation. Dentistry is not a sedentary occupation. Hence our friend is, and for ever will be, a man who once was a dentist.

Of course there are lots of dentists for all the Canadians who can afford to pay for them. But if our friend had been allowed to go on doing dentistry work for those who cannot afford to pay for it, and had been given just a little more than the keep and allowances that they gave him as an unnecessary and incompetent logger, he would still be able to do dentistry, and maybe some day the people who now cannot afford to pay for dentistry would begin gradually to be able to pay for it (they are more likely to do so if they have teeth), and he would once again become a self-sustaining dentist. We have no convictions about it. The Government doubtless knows best. But sometimes, late at night, when the Hon. Mr. Rogers and the Hon. Mr. Croll and Commissioner Laver are asleep, we think about these things, and they bother us. We are silly that way.

NOTES AND NOTABLES

OCCASIONALLY a fine book which may not have been a best seller has a second turn for praise years after publication. In an article, "A Bookkeeper Counts His Books" by Richard F. Fuller of Boston, which appears in the Atlantic Monthly for January, "The Old Man Dies," by Elizabeth Sprague, first published in 1933, and at that time commended both in Great Britain and the United States, is spoken of as follows: "Again, it may be that the title is wrong. A title hard to remember or pronounce has killed many a book. A really great book, in my opinion, published a few years ago under the title of 'The Old Man Dies' never reached its deserved market because the public turns away, subconsciously perhaps, from 'old' or 'death', except in a detective novel, and the combination of the two words was just too much."

The author of this unforgettable novel, Mrs. Mark Napier, is now living in Toronto, of which city her grandmother, Lady Moss, is a distinguished resident. One of the daughters of Sir Charles and Lady Moss married a London physician, Squire Sprague, now Sir Squire Sprague. Elizabeth Sprague, their daughter, is a Londoner by birth. "The Old Man Dies" was her first novel. "A Castle in Andalusia" was published last year. Mrs. Napier has written as well several books for children.

THE Montreal Orchestra (the Douglas Clarke one, not the French one) seems to have undergone a great financial rejuvenation as a result of certain changes of policy adopted at the beginning of this season, chiefly the decision to perform only once a fortnight instead of every Sunday. The average attendance has risen from 774 to 1,397, and the average net receipts after theatre rental from \$409 to \$1,013, a truly amazing change of position. The musicians get about a thousand dollars per concert, so that this leaves only the operating expenses and the rather important item of soloists to be dealt with by the membership fees and donations of supporters. The playing of the Orchestra is by common consent better than it has been at any time since its foundation seven years ago, thus affording corroborative evidence of the conclusion already reached in Toronto, that the continuous performance of masterpieces by an aggregation of competent musicians under the firm discipline of a strong conductor will inevitably produce an equally continuous improvement in the quality of the performance. At the next concert, tomorrow afternoon, the Healey Willan Symphony, recently performed in Toronto, will be heard for the first time in Montreal, and the editor of the Montreal programs proffers striking evidence of the widespread appreciation of the Willan compositions throughout the English-speaking world: for he says that dropping by accident last summer into a choir

practice in St. Thomas' Church, New York, he found the choir rehearsing a Willan Mass, and in England a month or so later he heard a work of the same composer at Chichester Cathedral. Meanwhile the "French" Orchestra, with much the same performers but a radically different type of program and a system of guest conductors, also continues to flourish, and was recently led in an extremely successful program by Sir Ernest MacMillan himself. It really looks as if it were easier to run two orchestras in a city than one.

THE biggest radio program series ever put on in Canada was inaugurated last Sunday by the Imperial Tobacco Company over a nation-wide hook-up, and will run for at least three months and probably longer. It is a combination of music with a dramatized current-events program, including up-to-the-minute comment on world affairs by journalists and correspondents of high standing in Europe, transmitted by transatlantic telephone, and a "Broadway" talk from New York by the well-known Canadian columnist, L. S. B. Shapiro. The designers appear to be aiming at a good level of combined entertainment and serious interest, and while the appearance on the radio stage of impersonations of public men like Mr. Baldwin and Anthony Eden is something new in Canada it is done with dexterity and good taste. This is the kind of enterprise that Canadian radio has been waiting for, and we hope that there will be a lot more of it as time goes on.

WE HAD the pleasure last week of attending a banquet at the Royal York Hotel as fellow-guest with an exceedingly distinguished cow, no less an animal than the famous Brampton Basilia, holder of the world's record for milk production. She had a place reserved for herself immediately in front of the chairman, and was not only the most intelligent looking cow but also the most intelligently behaving banquet guest that we have ever seen; for as soon as the gastronomic part of the evening was terminated she turned her back on the head table, lay down and went placidly to sleep. The menu served to her differed somewhat from that of the other guests; necessarily so indeed, for the committee, with what we felt was a slight lack of tact, had booked roast beef as the main course. We have been reading about Basilia for years, but we never before knew how to pronounce her name, and we feel sure that our readers will be glad to have it on the authority of her owners, the famous Bull firm of Brampton, that the accent is on the 'l'. As a matter of fact we have been picking up cow pronunciation very rapidly of late, as we attended the Holstein-Friesian dinner at the same hotel two days later. There were no Holsteins present, but we learned that if you want the respect of a cattle breeder you must pronounce the word either Hole-steen or Hole-stine, but never Holi-

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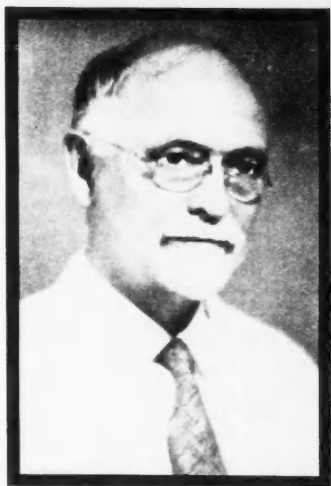
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ARCHITECTURE

BY HUMPHREY CARVER

SINCE the Exhibition of Architecture now on view at the Art Gallery represents the first works that have been completed since passing the centre of the depression, one naturally looks for indications of what may be called Post-Depressionism. No one will be able to avoid drawing distinctions between the forethoughts of the new period and the afterthoughts of the last. From year to year social evolution changes our minds and our domestic arrangements; the plans of our households had to be revolutionized when the butler left his pantry, and the process will not have been completed until architects have been able to design a home than can be operated by one person swiftly, spaciouly and economically. Democracy will then have reached first base. Until that time all domestic architecture may be recognized by the limitations of its period. And our public buildings, too, reflect the ideals and occupations of the time; at one time it was cathedrals to house the saints or palaces to house princes, then banks to house our wealth or gun-emplacements to dissipate it. In some periods the people have even concentrated on housing themselves.

Of the buildings represented in this Exhibition those that belong most inevitably to the period are the handful of Dominion Public Buildings, which are our only official response to the Depression. They are a little like orphans of the storm, having been deposited upon our doorstep without a clear conception of their purpose in life. Of these, the one that seems to have escaped most happily from the rather trying circumstances of its birth is the Regina building of F. H. Portnall. It has avoided the institutional dull-



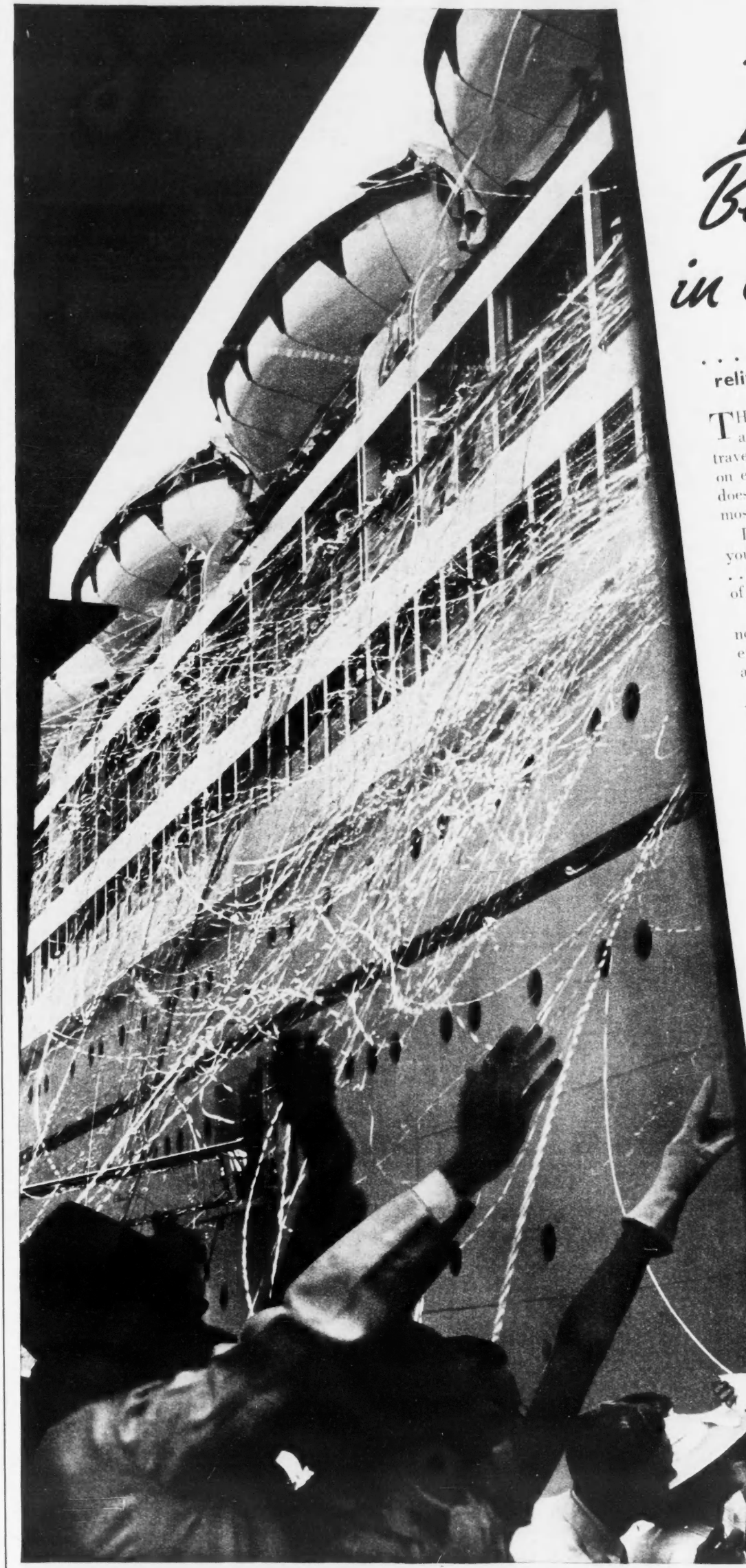
IRVING FISHER, noted economist, who will speak in the Eaton Auditorium, Toronto, on Wednesday, February 17th, under the auspices of the Health League of Canada. Professor Fisher's subject will be "Possibilities and Methods of Living Longer".

ness and routine costume of a government charge; it builds up into a graceful composition and its Scandinavian allusions will not be unrecognized by many who will look for the accent of its tower against the endless Saskatchewan horizon. The three Public Buildings in Ontario have all suffered a little from the good humored desire to introduce cheerful modern detail without departing from an unbending governmental formality. It is not an easy thing to do.

THE West is also favored with Professor Arthur's distinguished design for an Edmonton packing plant, which was appropriately awarded the Gold Medal. Though none but a packer may appreciate the true harmony of this instrument, yet even the layman is left with no doubt that its pleasant and simple proportions arise from a pleasant and simple analysis of the important piece of work it performs. Against a plain brick surface, the nice spacing of lettering, ventilators and steel joists of the loading track are all the decoration that such a building could require. Little pigs that go to market by this route may do so in the confident expectation of a clean, efficient and dignified transition from boredom to bacon, in Canada's first example of modern or post-depressionist architecture.

The new Bank of Canada at Ottawa by Marand, Lawson and Morris of which a model is shown, is historically associated with the period. It is unfortunate that more of our large financial buildings do not occupy island sites, and that those that do so are too often spoiled by a complicated ambition to juggle one mass upon another in pyramidal form. In the new Bank of Canada the architects have more wisely relied upon the stately and unexceptionable proportions of one rectangular mass to which they will not fail to add the delicacy of detail for which they are well known. One may, however, be allowed to question the value of placing panels of modelled decoration so high above eye-level. With apologies to Phidias, if architectural sculpture is worth doing, it is also worth seeing, and the power of the human eye is rapidly declining. The same form of architects receives a silver medal for a gracious Country House in a Palladian style which is, we understand, the seat of a Fire Insurance Corporation in Guelph. This is one of the few Canadian cities built of local stone, which presumably accounts for the lack of fires that has made this building possible.

MAY the solidity of these last two institutions enable us the longer to enjoy such tasteful frivolities as Kaplan and Sprachman's Eklinton Theatre. The photographs cannot do justice to the gaiety of its interior which helps to restore some of the light and cheerfulness that was lost to the theatrical world when we first started to trip over one another in the gloomy movie stalls. But per-



haps some will regard the advances of the illuminating engineers as an indiscreet threat to another social purpose of the movies. Great architectural possibilities are hinted by the plan of revealing the shell of the auditorium to the street by flanking it with a low row of shops. Not the least notable feature of this delightful building is that it puts the high-brows in their place; van Gogh prints are relegated to the "gentlemen's lounge".

Of the two styles that seem to have become attached to schools, the Colonial is distinctly preferable to Collegiate Gothic, though it is doubtful if either arise from a close study of classroom hygiene and fenestration. The Forest Hill School by Farsey, Page and Steele is a good example of the former, while Charles David's Ecole Louis Hebert is the only one which has attempted to forget about style and let the requirements of the plan dictate the appearance of the building. Of the ecclesiastical architecture exhibited there is only one example which follows the venerable tradition of the mediaeval church architects who invariably built in an absolutely contemporary style. The Gothic Revival of the nineteenth century broke this tradition for the first time. In designing the Chapel of St. George in a modern manner Arthur and Adamson are really being more traditional than the traditionalists. Those who may frown upon the color and gaiety of this chapel are asked to consider the significance of the fact that the decline in the power of the Church over the loyalty and enthusiasm of the people dates from the time when it abandoned the great artists, architects, decorators

and painters who had glorified the most noble cathedrals with a wealth of color and romance, and who thereafter had to find new masters in Mammon. Of all the Arts, music alone has remained in Church.

COMING EVENTS

A SPECIAL feature of this season's concerts by the Toronto Symphony Orchestra has been the introduction of many world famous musicians as guest artists. The list has been a notable one, embracing artists from many different countries. For its next concert, Massey Hall, Tuesday evening, February 23, the guest artist will be the distinguished Canadian pianist and conductor, Reginald Stewart. Mr. Stewart needs no introduction to followers of the Toronto Symphony Orchestra, his many outstanding achievements as conductor, pianist and organist having made his name one of the best known throughout the Dominion. At the present time, Mr. Stewart is making a concert tour of Western Canada, but returns to Toronto in time to rehearse with the orchestra. He will play Ravel's Concerto for piano, the first Toronto performance of this great composition. The Brahms Symphony No. 3 and Cyril Scott's Festival Overture will complete the program. Sir Ernest MacMillan will conduct.

A HIGHLIGHT of the current dramatic season is the engagement of Nazimova in Henrik Ibsen's great play "Ghosts," at the Royal Alexandra Theatre next week.

Not since Nazimova became one of the most glamorous stars in America,

and generally recognized as the greatest exponent of Ibsen on this hemisphere, has she been in a play that has created such a furor. Not only has it drawn to the theatre the older generation of playgoers, but it has also attracted large numbers of the younger set, many of whom have seen few theatrical attractions of this kind. In the excellent cast, selected by Nazimova, who personally directed the production, are McKay Morris, Harry Ellerbe, Viola Frayne and Calvin Thomas. The stage setting was designed by Stewart Chaney.

SIR CEDRIC HARDWICKE, who will make his Canadian debut when Gilbert Miller presents "The Amazing Dr. Clitterhouse" at the Royal Alexandra on February 22 is finally realizing an ambition of a year's standing. When "The Amazing Dr. Clitterhouse" was presented in London last August, Ralph Richardson was playing the title role, while Sir Cedric was chafing at the bit in his role of Prince Mikail in "Tovarich." The titled actor had wanted to play the extraordinary medical man, but "Tovarich" ran on and on and on and prevented him. So Mr. Richardson finally got the call.

Now Sir Cedric's chance has come—he is finally to have his opportunity to enact this very amazing physician, who "dabbles" in crime. Oddly enough, Richardson played another part in London that Sir Cedric was scheduled to play, and again Hardwicke made up for it by appearing in the role on this side of the Atlantic. The play was Henry Bernstein's "Promise," which Gilbert Miller presented in New York earlier in the season. Both Hardwicke and Richardson

strayed away from their respective beaten paths when they essayed roles in "Promise" and in "The Amazing Dr. Clitterhouse." Richardson is a young actor noted for his *Romeo*, while Hardwicke has built up his reputation by playing such parts as *Edward*, *Moulton-Barratt* in "The Barretts of Wimpole Street," *Captain Schotter* in "Heartbreak House," and *Prince Mikail* in "Tovarich." From the record, the titled actor and his compatriot are exceedingly versatile gentlemen.

FOR the evening of February 20 in Eaton Auditorium is announced a program by the Madrigal Singers, famous Women's Choir of Peterborough, conducted by Dorothy Allan Park, and the New World Chamber Orchestra, directed by Samuel Hershenson. The personnel of the latter is Samuel Hershenson, Harold Samberg, Hyman Goodman, Tom Brennan, Marcus Adeney, Sydney Wells and Leo Barkin. The choir of about 34 women's voices has an exceptionally fine repertoire of some two hundred part-songs ranging from Palestrina up to the moderns. Their conductor, a well-known Toronto soprano, has demonstrated on numerous occasions that her choir has attained a very high standard.

THE three one-act plays to be presented by Nathaniel Banson's Danforth Theatre Guild at the Danforth school auditorium on Friday, February 19, will be Eugene O'Neill's "He," A. A. Milne's "The Man in the Bowler Hat," and the first act of "Hamlet." Julian Richey, who plays the melancholy Prince, is a versatile performer, having played "Shylock"

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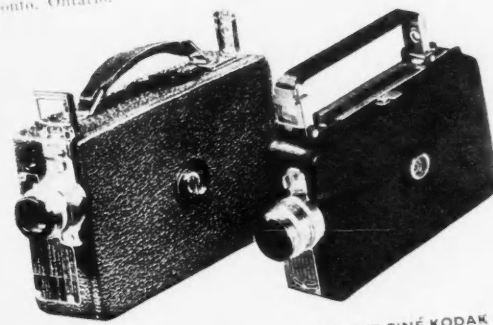
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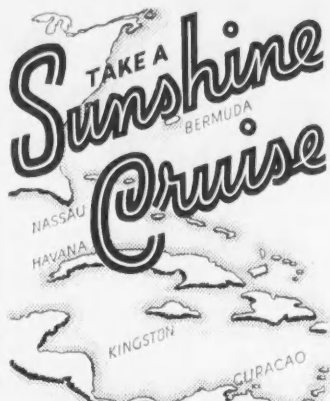
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MUSICAL EVENTS

BY HECTOR CHARLESWORTH

CONTRAST between classic and modern was to be noted in the piano program of the renowned Spanish pianist, Jose Iturbi, at Massey Hall on February 2. Since I first heard him six years ago Iturbi has lost his comic monstache and to his prestige has added the fame of a conductor. But pianists are individual as he is rarer than good conductors. His whole recital was pervaded by radiant charm. There is perhaps no eminent virtuoso quite so "optimistic" as he, in the sense that music seems to him not merely an expression of emotion but of the joy of life. The buoyancy of his temperament was apparent even in his interpretation of Beethoven's "Waldstein" Sonata in C major, his most serious offering.

Listeners had an opportunity to analyze for themselves the subtle distinctions that exist between great artists by comparing Iturbi's rendering with Serkin's interpretation of the same Sonata three weeks previously. Both were flawless, so far as fluency and mastery of every minute phrase were concerned, and yet one noted an entirely different approach: Russian mysticism in Serkin and Latin gaiety in Iturbi. Since the Waldstein Sonata is a great masterpiece, either mode is equally legitimate.

Iturbi's ease and lightness in handling the most difficult problems

of finger technique has always been amazing. His ability to augment and diminish pianoforte tone with the smoothness and lyrical fluency of a great violin virtuoso is ravishing, especially when one remembers the nature of the pianoforte as a percussion instrument on which a pure unbroken cantilena is supposed to be impossible. When he plays you have the illusion of such a cantilena even though you know it is an illusion.

This I felt in listening to the ever delightful Air with Variations, "The Harmonious Blacksmith", by Handel a tune which has sung itself into the ears of music lovers for two hundred years without becoming tarnished. In his Couperin group, originally composed for the harpsichord, the tonal effect was as near to the scintillant and delicate qualities of the older type of keyboard as was possible on a pianoforte.

In the second half Iturbi played a delightful prank. He wedded Liszt's brilliant and flowing descriptive work, "Jeux d'Eau a la Ville d'Este", to the "Jeux d'Eau" of Ravel. The play of water is the basis of both works and the shyness of Ravel melted into the elusiveness of Liszt in a most gracious manner. The novelty of his program was two studies from "Seen in Paris", by a new composer, Robert Russell Bennett; descriptive bits played with idiomatic color.

THOUGH many suppose that good tenors and coloratura sopranos are the rarest luminaries in the operatic galaxy, the fact is that at the Metropolitan Opera House, as in other great opera houses, the most difficult problem is to find the type of mezzo soprano of large dramatic power who is an essential factor in certain operas. For this reason Mathilde Matzenauer was long a dominating figure in Mr. Gatti Casazza's roster, and the collapse of the Canadian Jeanne Gordon after early triumphs was a real calamity from the impresario's standpoint. Therefore the discovery of the Swedish singer Gertrud Wettergren must have brought joy to Edward John-son.

Though the program called her a contralto, she is more accurately described as a mezzo. The compass of her voice is at least three octaves and her vocal power is startling in a concert auditorium of moderate size. In dynamic effect her voice suggests that of Caruso. Not only has she unlimited tonal volume at her command, but her temperamental warmth is also phenomenal. Nevertheless there is nothing crude or uncontrolled in her singing. The organic breadth and fullness of her vocalism is impressive; but at present the concert stage does not seem to be her true metier. Essentially dramatic by nature, she is inclined to sing explosively in the climaxes of her songs. Thus the effects she aims at, though stupendous in a great opera house, are overpowering in a concert hall. Moreover my ears became a little fatigued that she took all her climaxes in the same way, whatever the lyric, the way of the prima donna who wishes to give a thrill to the top gallery.

As a song interpreter she lacks that finesse which enables singers more poorly endowed to give rare satisfaction in a recital program. For instance the concluding lines of Grieg's "In the Steppes", with their lovely apostrophe to nightingales, blossoms and stars, was sung with an almost savage exultation, and Beethoven's "Ich Liebe Dich" was lacking in the gentle domestic sentiment the composer sought to convey. Of the traditional numbers in her repertoire Madam Wettergren was at her best in the impassioned rendering of Richard Strauss' "Zueignung" which every body seems to be singing lately. Among the most interesting items on her program were four tragic songs in Swedish, two by Lindberg and two by Sibellus.

REBECCA of Sunnybrook Farm is the next play in the series of plays for girls and boys being presented in the Eaton Auditorium by the Clare Tree Major Theatre Company of New York. It will be given on Saturday afternoon, February 20, at three o'clock. The play is a dramatization of the girls' book of the same name by Kate Douglas Wiggin.

THE FILM PARADE

BY MARY LOWREY ROSS

WINTERSET

"WINTERSET" has been billed as the best picture of the year; which it undoubtedly is. The level of picture-making was unusually high in 1936, but on the other hand the peaks were infrequent. So that while "Winterset" is scarcely a screen masterpiece for all time, it is well above a very fine average.

Pictorially it has a compelling and sinister beauty. The camera has worked wonders with both setting and theme and has given us not simply Brooklyn Bridges and the East River but a whole dark world of strange heights and shadows, tragedy and mortal terror. Anything could happen in such a world, where everything is heightened beyond fact and experience. Even the meeting of Judge Gaunt, the boy Mio and the assassin Troek transcends mere dramatic device (though it is dramatic device and fairly arbitrary). The three become allegorical figures, justice, vengeance and crime meeting inevitably to carry out their bitter conflict to its conclusion.

In many respects the picture is better than the stage play. For one thing the dialogue has been toned down and Mr. Maxwell Anderson's dramatic verse needed a good deal of toning down. Mio's lines particularly have been simplified and freed of their literary flourish. The blank verse as it occasionally emerges at the end is unforced and poetically right. The screen writer in this case has done a really distinguished piece of work, retaining most of the force and poetry of the original and lopping off whole sections of rhetoric and fine writing. It is highly successful talking down, a tacit acknowledgment that the public ear is critical and alert and not to be taken in by too much of the grand manner in dramatic writing.

"Winterset" is a fine picture, but it isn't a great one. It is confused in theme, the elements are unbalanced and the author's central purpose is never made entirely clear. Towards the end, too, where everything depends on a swift and powerful convergence of the tragic elements, the action frays out dismayingly in argument and explanation. The picture is overloaded, in fact, with explanation, much of it singularly weak, the student vote for instance on the innocence of Mio's father, which started up a nationwide interest in a fifteen-year-old case and sent the diabolic Troek certainly the last person in the world to be upset by undergraduate opinion, out on his career of violence and massacre. Most inept of all is the trick conclusion, which violates completely the whole intention of the tragedy and almost succeeds in turning the picture into a high-class sun-man movie with a happy ending.

However, apart from its ending and its occasional prolixity and weakening at points of tension, "Winterset" is a distinguished picture, soundly written, beautifully screened and brilliantly acted. It is distinctly "quality", one of the rare films that Hollywood turns out just to prove it can be disinterested when it wants to. If there are moments when the disinterestedness wavers slightly, they are comparatively few, certainly not frequent enough to flatter the box office. It may even please the box office, which occasionally gets tired of being flattered, and surprise producers by stringing along with that proud group, the people of adult intelligence.

As an ultimate argument against double-billing I recommend the combination of "Winterset" and "Rainbow on the River", the latter film featuring Bobby Breen, surely screenland's most operatic child. It is hard to imagine that anyone enjoying Master Breen's performance could get much pleasure from "Winterset", or vice versa. You have to choose in this case between missing or just mutely enduring half the program.

If you're not too much concerned with adult intelligence and just want to go to the movies for fun, "Sing Me a Love Song" is a picture to see. For once Hugh Herbert is given a little more than just elbow room for his antics, which in this picture are more richly lunatic than ever. He's a millionaire kleptomaniac who wanders about a departmental store

magically whisking clocks, cutlery and electric toasters under the tail of his coat. The scene is further bewitched by Miss Zasu Pitts as a music clerk and by Walter Catlett whose performance touches the heights and depths of floorwalking. A singing romance between Patricia Ellis and James Melton goes with it. She's a humble song-plugger in the music department and he's the rich proprietor, ardent, musical, and very, very ineognito. The same old plot, with new embellishments. Since the embellishments are Hugh Herbert, Walter Catlett and Zasu Pitts you hardly notice the plot at all.

"Champagne Waltz" is a very handsome and expensive musical romance, made for the large public that thrills to Vienna and swaths to *deci carter takt*. Gladys Swarthout is the heroine and as usual looks charming, acts engagingly and sings beautifully. She is Elsa Strauss, and she and her uncle run a Viennese dance establishment devoted to the waltz. But Buzzy Bellow (Fred MacMurray) comes along with his swing band and soon puts the Strausses out of business. The two quarrel, he leaves her, she follows. In the end they are united and so, even more miraculously, are the swing band and the waltz orchestra, in a triumph of love, orchestration and stage carpentry.

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TWENTY-FOURTH ANNUAL REPORT OF The Waterloo Trust and Savings Company

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CAPITAL ACCOUNT	CAPITAL ACCOUNT
Other Provisions, Waterloo and Kingston, including Safe Deposit Vault, etc., and Fixtures, Gas and Power, etc., etc., etc.	Capital (Paid up) \$1,000,000.00
Other Real Estate \$20,125.45	General Reserve 200,000.00
Mortgages 29,200.72	Dividend declared (Paid January 2, 1937) 25,000.00
Loans on Securities (on lending \$50,129.00 against the Company's own stock) 220,900.41	Provision for Government Taxes 10,158.75
Real Estate and Provisional Government Bonds \$126,746.18	
Canadian Mutual Fund 13,000.00	
Other Bonds and Debentures 21,280.90	
Other Assets 5,285.24	
Advances to Employees (on loan) 29,434.11	
Due from Guaranteed Trust 125,000.00	
Accounts and bills in hand 14,520.95	
Cash on hand and in banks \$1,144,828.72	
GUARANTEED TRUST ACCOUNT	GUARANTEED TRUST ACCOUNT
Mortgages (including Advances for \$200,000) \$145,015.75 (including mortgages, properties sold) 5,457,430.23	General Guaranteed Investment 520,411.34
Interest due and accrued 204,212.24	Fixed Deposits 1,544,902.40
Real Estate and Provisional Government Bonds 1,227,434.11	Advances from Capital Funds 125,000.00
Provisional Government Bonds 288,100.94	
Canadian Mutual Fund 1,220,418.00	
Other Bonds and Debentures 481,092.72	
Stocks 372,502.78	
Dividend from REAR (on 100,000 shares) 62,107.44	
Cash on hand and in banks 105,290.60	
	\$5,644,496.78
ESTATES, TRUST AND AGENCY ACCOUNT	ESTATES, TRUST AND AGENCY ACCOUNT
Mortgages 20,209.15	Trust Funds for Investment 1,370,100.32
Bonds 20,252.36	Advances from Capital Funds 30,140.11
Stocks 161,721.10	Reserves 497,193.99
Cash on hand and in banks 191,207.80	
Inventory value of securities 107,459.15	
Real Estate 40,000.00	
	\$4,806,092.70
Total Assets \$1,906,250.00	Total \$1,906,250.00

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"The Street of the Fishing Cat" by
Jolan Foldes; Farrar and Rinehart,
Toronto. \$2.50.

BY MARY LOWREY ROSS

"THE Street of the Fishing Cat" is
entertaining, fresh, occasionally
amusing, occasionally moving. But if
no one had told you about it and you
hadn't read the dust-cover, it would
never have occurred to you that here
was an international prize-winner, the
best fiction entry in a competitive
field that included England, France,
Canada, Germany, Hungary, Denmark,
Sweden, the United States, Spain,
Holland, Norway, and Czechoslovakia.
This however is its impressive re-
cord. Out of some four hundred to
five hundred entries in the All Nations
Prize Novel Competition, Jolan Foldes'
novel carried off the honors, together
with a solid honorarium of \$19,000.
The sudden possession of fame and
\$19,000 in cold cash has undoubtedly
advantages. But in this case it has dis-
advantages as well, the most obvious
being that Miss Foldes' work must
inevitably be estimated, with much
head-shaking, in the light of its achieve-
ment rather than of its merit. Where
there is so much build-up there is
sure to be a corresponding let-down.
Even people who think "The Street
of the Fishing Cat" good, are bound
to reflect that it's hardly as good as all
that.

As it stands "The Street of the Fish-
ing Cat" is a simple affectionately
told story of a group of European
emigres who have sought refuge in
Paris. There is, chiefly, the Barabas
family, father, mother, and three chil-
dren, Anna, Jani and Klari. Then
there is Uncle Bardichinov, once a
Russian banker, and Lili a socialist
professor from Lithuania, and Vassia,
a Russian taxi-driver and Catharina the
lame communist, and Istvan the Hun-
garian mountebank, and the Spanish
Alvarez, and Günther Volkman, who
loved Anna. All these people meet
in the Street of the Fishing Cat, and
there is a new relationship set up, the
brotherhood of expatriates, a kinship
of nostalgia without distinction of
nation or class. These characters are
sketched with lightness and economy,
and at the same time with shrewdness
and an eye for the salient. There is
no development of narrative; only
time slowly passing in a strange land
being success to some, poverty and
embitterment to others. They are for
the most part small and simple people,
at the mercy of politics, which they
discuss without end and understand
scarcely at all.

The simplicity of Miss Foldes' style
is not deceptive. Everything she has
to say lies face upward on the printed
page. There is satire to be sure and
while it is aware, it is never biting or
deeply forceful. One feels that the
author has written directly out of the
lives she knows with enjoyment and
obviously without great effort. The
result is that the loves, disappoint-
ments and homesickness of her people
make a quick impression on the im-
agination, which almost as quickly
fades.

It is a minor and perhaps personal
point of criticism, that the novel is
written almost entirely in the present
tense, a device for creating a sense of
drama that has always seemed to me
spurious and irritating. Apart from
this there are no eccentricities, the
novel is almost blandly free from idiom,
a quality that makes it easily trans-
latable in many languages. With all
its charm and sensibility there is little
doubt that this, and its international
personnel weighed considerably in
determining its award at the hands of
the All Nations Competition Com-
mittee.

PUNGENT CRITICISM

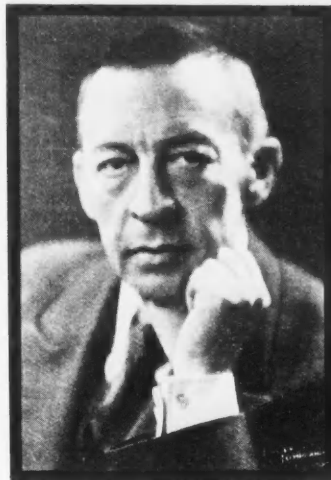
"Not Under Forty", by Willa Cather.
Toronto, Ryerson. 147 pages.
\$2.25.

BY LADY WILLISON

HAVING collected a number of oc-
casional papers, written with
disarming gentleness of manner,
Miss Cather publishes a book of es-
says which contains an unexpected
sum total of pungent criticism. How
should novels be written? What
subjects are worth writing about?
How may a novelist hope to achieve
lasting work? These are Miss
Cather's underlying preoccupations.
Sometimes a wistful nostalgia shows
itself in her essays for days now
vanished. The writer is not precise
or angry with the modern and mat-
ters of today, but she reminds mod-
erns that nothing is so fleeting as
fashion, that only art in its highest
and simplest form endures.

Her title, according to Miss Cather,
means that the book will have little
interest for people under forty years
of age. The world broke in two in
1922 or thereabouts, and the per-
sons and prejudices recalled in these
sketches slid back into yesterday's
seven thousand years. Certainly
it would be a pity if the book is not
studied by a younger generation. It
is impossible to read "Not Under
Forty" without feeling, not only the
author's passionate interest in cre-
ative writing, but her wish to convey
if possible some knowledge, some
experience of art to younger writers.
The essays, or sketches, include a
portrait of Flaubert's niece Caro as
an old lady who, retaining charm and
distinction, loves to discuss the work
of her famous uncle; a short analysis
of the work of Balzac in which she
compares Tolstoy's novels with those
of the great French novelist; an es-
say on Mrs. Fields, widow of the
Boston publisher, one on the work
of the New England writer, Miss
Jewett, one on Thomas Mann, and
finally a delicate summing up of the
art of Katherine Mansfield. Observe
how carefully the author has chosen
her opportunities.

To give Miss Cather's criticism its
due weight one must remember the
beauty of her own imaginative writ-
ing, the considerable body of
achievement represented by such



SERGEI RACHMANINOFF, distin-
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Auditorium on Thursday, Feb. 18.

novels as "A Lost Lady", "Death
Comes for the Archbishop", "Shad-
dows on the Rock" and "Lucy Gay-
heart". Listen then to a sentence or
two taken from her pages, casual
perhaps in manner, but penetrating
in meaning:

"If the novel is a form of imagina-
tive art, it cannot be at the same
time a vivid and brilliant form of
journalism." "The higher processes
of art are all processes of simplifica-
tion." "A novel crowded with
physical sensations is no less a cata-
logue than one crowded with furni-
ture." "The qualities of a second-
rate writer can easily be defined, but
a first-rate writer can only be experi-
enced." "It is this overtone, which
is too fine for the printing press and
comes through without it, that
makes one know that this writer
(Katherine Mansfield) had some-
thing of the gift which is one of the
rarest things in writing, and quite
the most precious." Small though it
is in compass, "Not Under Forty" de-
serves a second reading.

FRENCH FUTILITY

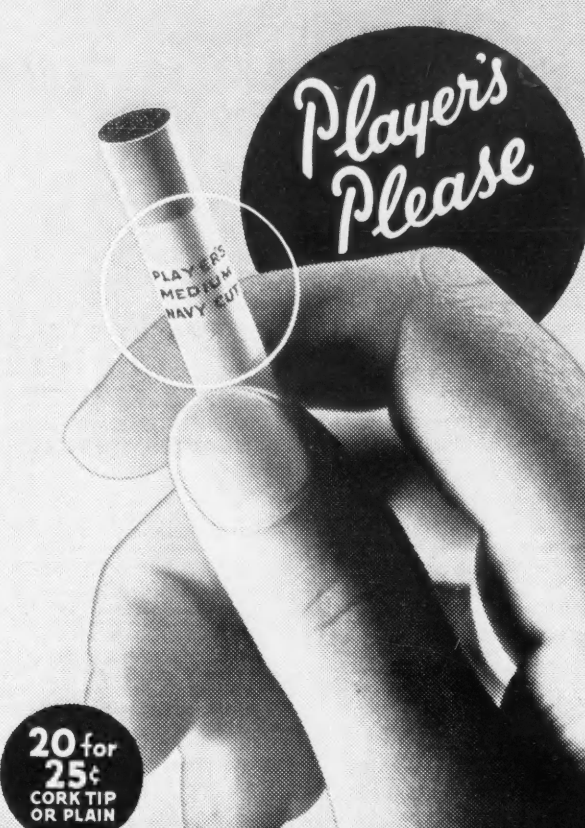
"Shining Scabbard", by R. C. Hutchin-
son; Clarke, Irwin, Toronto; 184
pages; \$2.75.

BY W. S. MILNE

THE best thing about this novel is
the title, although it is somewhat
difficult to see its appropriateness. It
is one of those novels which impress
one with the competence of the writer,
and a feeling of irritation that his
gifts should have been expended on
that particular piece of work. Vivid
characterization, excellent descriptive
writing, a dramatically unfolded plot,
all this seems insufficient to convince
the reader that he has not been wast-
ing his time. Life in a small provincial
town near the eastern border of
France, from November 1913 to August
of the year following, and more par-
ticularly life amid the stuffy discon-
tent and futile obsessions of the
gloomy mansion of the Séverins,
forms the theme of the story. Old
Colonel Séverin, expelled from the
army for cowardice during the Franco-
Prussian war, who in his dotage is
still obsessed by hope of ultimate vind-
ication; his wife, slave to the Séverin
tradition; his incredibly ancient and
monkey-like mother, once a Tartar
princess; his rheumatism-crippled sis-
ter, still dwelling in the past of her
celebrity as star of the classical Paris
stage, a celebrity that vanished in the
scandal of the colonel's trial; the
bewildered and neurotic half-caste
wife of the colonel's son Pierre, absent
on colonial service; her two children;
these are the main characters in this
story of family hates, misunderstand-
ings, jealousies, morbid fears, derange-
ments, illnesses physical and mental.
In the end, the old colonel, his honor
still unvindicated, faced with the
German bombardment, runs away once
more, and his son Pierre, deserter
from his African outpost, returns
home and tries to get his wife and
children away from the shells, only to
see them struck down by stray shrap-
nel.

These characters have the fasci-
nation of morbidity, and the excellent
craftsmanship with which they are
presented in all their painful and
futile interactions compels one to read
the book with a certain admiration.

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Paid-up Capital - - - -	150,000
Government Deposits - - - -	180,000

Statement for Year Ending December 31st, 1936

ASSETS	
Cash on Hand and in Bank	\$ 71,150.43
Bonds at Amortized Book Value	552,344.08
(Market Value Dec. 31, 1936, \$578,582.72)	
Stocks at Market Value	95,450.00
Agents' Balances and Premiums Uncollected	65,415.47
Due from Re-Insuring Companies	5,655.53
Interest Due and Accrued	4,448.74
Mortgages	1,844.55
	\$794,288.58
LIABILITIES	
Provision for Unpaid Claims	\$ 47,256.60
Due to Re-Insurance Companies	12,653.69
Agents' Credit Balances	447.19
Reserve of Unearned Premiums	252,485.58
Taxes Due and Accrued	15,794.20
Surplus for Protection of Policyholders—	
Capital Stock Paid In	\$150,000.00
Surplus	\$17,870.52
	467,870.52
	\$794,288.58
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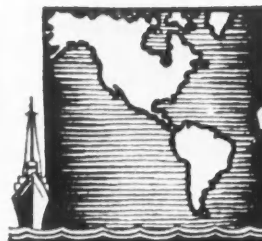
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With the supper dishes cleared away, Mr. and Mrs.
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SECTION II

PEOPLE • TRAVEL • FASHION • HOMES • LETTERS

TORONTO, CANADA, FEBRUARY 13, 1937

HIS EXCELLENCY OPENS THE ARCHITECTS' SHOW



Above. Their Excellencies, with Henry J. Burden, M.R.A.I.C., Vice-Chairman of the Toronto Chapter and Chairman of the Show Committee, examine one of the many splendid architectural models.



Above. A portion of the distinguished gathering which attended the opening, assembled in the Long Gallery to hear the address of Lord Tweedsmuir and to applaud the winners of the medals.



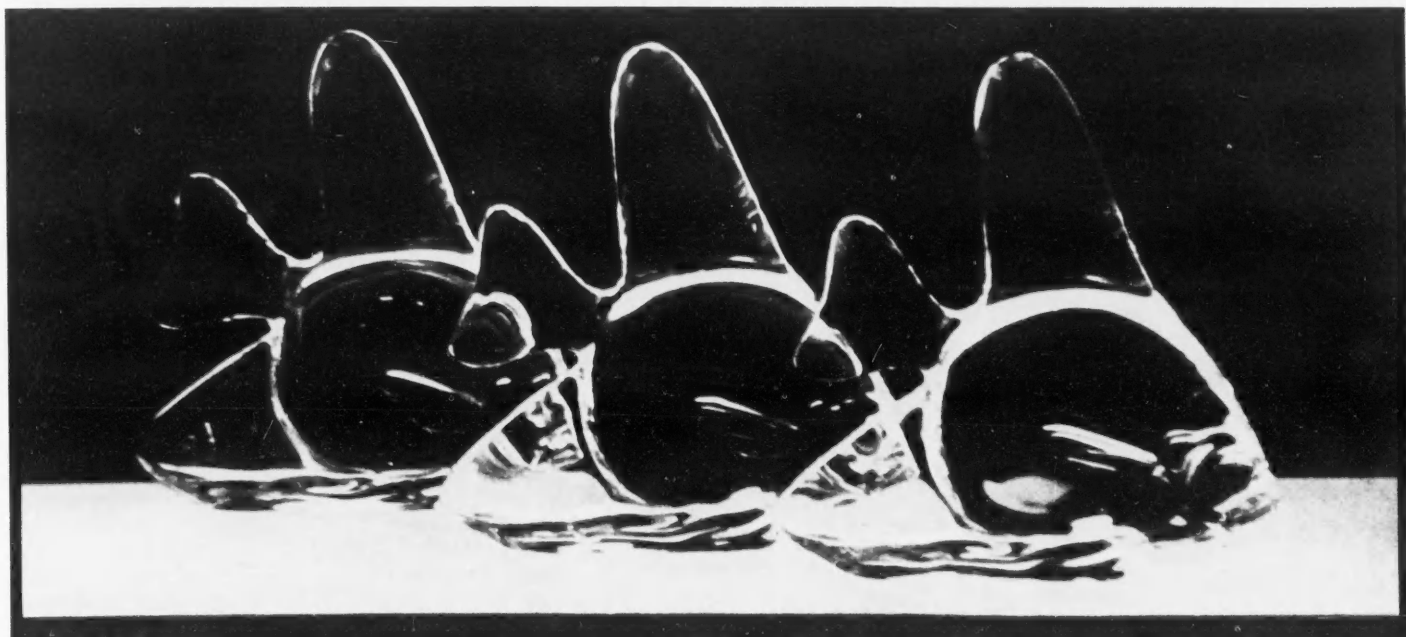
The Candid Camera of "Jay", Saturday Night's staff photographer, reports the opening of the Sixth Biennial Exhibition of the Toronto Chapter of the Ontario Association of Architects, and the Royal Architectural Institute of Canada, at the Art Gallery of Toronto on the evening of February 5. *Above.* W. N. Moorhouse, M.R.A.I.C., Chairman of the Toronto Chapter, introduces Lord Tweedsmuir. *Below.* part of the exhibit of Steuben glass, designed by Sidney Waugh, which has been shown in London and other European capitals. *Lower right.* Their Excellencies inspect the exhibition of architectural photographs in the Long Gallery.



Above. Their Excellencies, seated on the dais in the Long Gallery, listen to the address of Mr. Moorhouse.



Above. Lord Tweedsmuir at the microphone. Seated in the background is Col. R. Y. Eaton, President of the Art Gallery of Toronto.



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—History of Canada, Feb. 1-8

FREE PORT IDEA MOVES FORWARD

DOMINION

Customs: Bill introduced in Senate and given second reading to authorize Provinces and municipalities, with federal consent, to organize free foreign trade centres ("free ports"). **Immigration:** Department Mines and Resources reported immigration into Canada during 1936 calendar year 11,693 persons, an increase of 3.2 per cent. **Marine:** Resolution in House of Commons to cancel subsidies to steamships operating in the Pacific withdrawn when Minister of Labor agreed to investigate charge that Chinese seamen taking jobs of Canadians. **Radio:** General Manager Gladstone Murray announced CBC hopes to do without advertising programs eventually but cannot at present. **Royal Commissions:** Report of Tory investigation into importation and distribution of anthracite tabled in House of Commons. J. C. McRuer, counsel for Turgeon textile investigation, filed two-page brief arguing that industries enjoying special tariff protection should supply Government with accurate data on which to base taxation of profits. Archambault prisons investigation opened sittings in Toronto. **Tax Collections:** Hon. J. L. Halsey, Minister of National Revenue, announced income tax collections for ten months ending Jan. 31 totalled \$95,720,849, an increase of \$18,490,444. **Transportation:** Judgment reserved by Supreme Court of Canada in appeal of Maritime Provinces for revision of Maritime Freight Rates Act, particularly in regard to potato rates. Orders for new rolling stock totalling nearly \$20,000,000 placed by C.N.R.

ALBERTA

Education: Alberta School Trustees Association protested to Government against regulation making membership in Alberta Teachers Association compulsory before teachers can be engaged by any school board. **Game:** Residents of Northern Alberta asked provincial Game Commissioner to declare open season on elk which are destroying farmers' stocks of feed. **Minerals:** New oil well in Turner Valley reported as having largest flow of any well in British Empire.

BRITISH COLUMBIA

Agriculture: B.C. Coast Vegetable Marketing Board ordered \$2 per ton rise in price of potatoes. **Health:** Alton P. Byles, chairman B.C. Health Insurance Commission, announced details of services provided by Province's state medicine plan. **Transportation:** Mass meeting of Prince Rupert citizens passed resolution asking for rail connections with Peace River, Alta.

ONTARIO

Cabinet: Improved in health, Premier Hepburn returned from Arizona. Hon. Charles W. Cox, minister without portfolio, severely burned about eyes by acid allegedly thrown by disgruntled woman teacher. **Hydro:** Ontario Municipal Electric Association expressed disapproval of many features of recent Ontario Hydro-Electric Power Commission policy. O.H.E.P.C. resumed negotiations with Ottawa Valley Power Co. for new contract. **Millar Will:** Toronto Board of Control authorized action to recover from the estate of late Charles Vance Millar the costs of relief and other indigent and also to families of eleven "stork deaths" prize claimants if any of these claimants benefit under the will.

NOVA SCOTIA

Gasoline Prices: Nova Scotia Public Utilities Board notified seven major oil companies operating in Province that wholesaling license will be suspended unless they rescind half a cent a gallon increase in gasoline price put into effect without the Board's permission. Companies claim that permission of Board not necessary to raise prices.

QUEBEC

Agriculture: Provincial Government ordered 50,000 bushels No. 1 seed oats from growers in Peace River district for distribution to Quebec farmers. **Mothers' Allowances:** Hon. William Tremblay, Minister of Labor, announced Government will introduce legislation at coming session to inaugurate widows' pension plan similar to that in effect in Ontario.

ECCLIASTICAL

Ukrainian Greek Orthodox: Rev. P. Mayewsky, rector of the denomination's cathedral at Winnipeg, suspended by Archbishop John Theodorovich of Philadelphia, head of Ukrainian Greek Orthodox Church in Canada and United States, for allegedly failing to delete a sacred rite from service broadcast by radio and for carrying on correspondence with a former Metropolitan of the Church in the Soviet Ukraine; members of the Winnipeg congregation threaten to establish separate church unless suspension lifted.

LABOR

Dominion: Majority report of MacLean Conciliation Board on railway wage cuts recommended gradual reduction of the ten per cent. cut to seven per cent. by Nov. 1; minority report filed by employees' representative on Board recommended entire ten per cent. be restored by Nov. 1. Representatives of 100,000 railwaymen rejected majority report and began taking strike vote. Sir Edward Beatty, president of C.P.R., and S. J. Hungerford, president of C.N.R., announced they would take immediate steps to put recommendations of majority report into effect. **Alberta:** Wives and sympathizers cooked chicken dinner for fifty sit-down strikers occupying Union Packing Co. plant in Calgary.

PERSONAL

Canadian Horticultural Council elected; president, F. A. Lewis, Vernon, B.C. **Canadian Institute of Surveying** elected; president, A. C. Tremblay Sheppard, Ottawa. **Canadian Jersey Cattle Club** elected; president, T. J. Davison, Brockville, Ont.; vice-presidents, W. S. Wainwright, Vancouver, and Earle E. Lister, Harvey Station, N.S. **Ontario Municipal Electric Association** elected; president, Rev. F. C. Elliott, Ingersoll; vice-presidents, Fred Biette, Chatham, J. Albert Smith, Kitchener, G. S. Matthews, Peterborough, and Dr. W. J. Chapman, St. Catharines.

POLITICS

C.C.F.: National Council of C.C.F. announced decision to undertake nation-wide effort to mobilize public opinion against increased defence estimates tabled in House of Commons.

OBITUARY

Campbell, Edmund Ernest, Montreal, president Minerals Research Corp. (57). **Hebert,** Clovis, Alma, Que., widely known "bonesetter" (84). **Connolly,** Rev. Stephen, London, Ont., Redemptorist priest, former rector of important churches in Quebec City, Toronto and New York (73). **Corbett,** William, Toronto, retired district fire chief. **Ford,** Dr. John Whitfield, Vancouver, past president Vancouver Medical Association (79). **Gardner,** Frank, Kenora, Ont., pioneer lumberman, trader and merchant of Kenora. **Fort Frances** and **Keewatin** (88). **Garneau,** George, Quebec City, vice-president Garneau Co. Ltd., son of Sir George and late Lady Garneau (41). **Gale,** Rev. James, Scarth (D.D.), New York, N.Y., retired Presbyterian missionary and author, native of Pilkington, Ont. (73). **Harding,** Charles Spurr, Montreal, retired Saint John, N.B., business man, former Canadian senior golf champion (86). **Harrington,** Thomas M., Winnipeg, pioneer contractor for most of

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Hansa

April 22

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April 28

Deutschland

April 29

Columbus

May 1

New York

May 2

Bremen

May 5

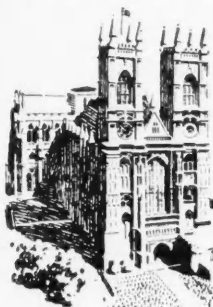
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ABOUT THE HOUSE

BY BERNICE COFFEY

ENORMOUS strides have been taken in the design and manufacture of bathroom fixtures since the days when a tub was a cast-iron affair standing on claw-and-ball feet or enclosed in varnished wood. Bizarre as the Victorian bathroom would appear to most of us, however, there are yet, in many otherwise well-equipped homes, bathrooms which are but a little removed from the era of exposed pipes, rusty water and unsatisfactory fixtures. Modern equipment should therefore be no less interesting to the home-owner who wants to maintain modern standards of living in his home than to those who are planning to build a new home. Whether for use in new construction or in remodelling, the manufacturers have made available a line so varied as to types and sizes, of equipment that a complete, trim installation can be made in a bathroom of practically any shape or size.

Showers are practically standard equipment in the modern bathroom, and should be included in any new construction. It is a simple matter to do a neat job while the partition walls are being built, but not so simple a few months later, when the owner regrets the omission and must alter the existing scheme to provide the convenience of a built-in shower.

SPEAKING of showers, a great many people have discovered the convenience of an enclosed shower, separate from the tub. Showers of this type are now available in a wide range, some with watertight glass doors, others with the usual curtain. At least one type, roughly triangular in shape, is designed to be installed in a corner, with the opening running across the angle. This type is very useful when space is at a premium. When purchasing showers, it is well to consider the advantages of the thermostatic shower control. This little device, located at the control handle, compensates for changes in the pressure of either the hot or cold water, and maintains the desired temperature, eliminating unpleasant, and sometimes dangerous, bursts of very cold or very hot water.

Another factor which promoted comfort in the bathroom is adequate heating. In homes where a modern heating system is in use, there is never any difficulty. The new types of radiators

and convectors take very little space, some being built into the wall, and are easily adjusted to maintain in exactly the temperature desired. Frequently, however, there are days in spring and fall when there is a little chill in the morning air, though not enough to warrant starting the big heating system. At such times a small heater in the bathroom is very welcome.

Adequate light is an essential in the bathroom, especially at the lavatory mirror or dressing table. It is therefore not surprising to find that the manufacturers of quality cabinets and dressing room mirrors have incorporated lighting fixtures in their units in order to insure a compact design and proper illumination. Some of these make use of frosted tubular lights fixed at either side of the mirror, a simple arrangement which is a great improvement over the single light located above the mirror.

THE great need in many homes, however, is not merely for better bathrooms but for more bathrooms. An extra bathroom upstairs, or a small bathroom on the ground floor, is often a real necessity as the size of the family increases and entertaining guests becomes a problem. Usually, in planning a new home, the architect provides for a sufficient number of bathrooms. It is the part of wisdom for the prospective owner to heed his good advice, for the sake of making the house more convenient and comfortable and for the added value given the house by this provision. In cases where an existing house is to be remodeled, it is often a problem to know how to work in a much needed extra bathroom or two. But the owner need not despair. Downstairs, for example, there is sometimes enough space under the staircase to install a very attractive little lavatory, or, if a large closet—say five feet by five feet—is available, a complete bathroom can be provided. This will serve both as a downstairs lavatory or as a guest's bath. In some modern homes a room on the ground floor is furnished to act in the double capacity of study and guest room, and in such cases a fully equipped bathroom on the same floor is virtually a necessity. Upstairs, a large closet, or unused space at the end of a bedroom, will frequently offer enough space for an extra bath.

DRESSING TABLE

BY ISABEL MORGAN

THERE'S nothing you can do that will give you beautiful hands overnight, but a little extra care and determination will transform rough hands and un-cared-for cuticle into hands you can be proud of in two weeks. The other day we came across a little kit we should like to see on every woman's night table. The kit, or group of preparations, includes everything necessary for preserving the appearance of the skin of the hands and of the cuticle. . . . a jar of hand cream, a pair of white cotton gloves, and a cream to be rubbed on brittle nails and cuticle. They are Cutex preparations. At night the hand cream should be applied by rubbing the palm of one hand over the back of the other, and vice versa. Draw the cream down each finger, from tip to end, as if you were pulling on a tight pair of gloves. After the parched skin has soaked up most of the cream, put on some more for good measure and you're ready for the night gloves. These are loosely knit cotton, inconspicuous when worn, and easy to wash. When the nails are brittle and inclined to break, apply the nail cream before putting on the gloves. Results will be hastened if nail cream is used when the nails are manicured, after the liquid polish has dried. Do this, and we promise you will have really beautiful hands in the short space of a fortnight.

WE'VE been hearing all sorts of exciting reports about the rum shampoos with which the swish beauty salons in New York are treating their client's hair. A friend of ours who had just returned from New York had had one, and we must admit that her hair looked unusually alive and silky. This, in case you are interested in trying it for yourself, is how it's done. Brush the hair, and then rub in a little warm oil. For the shampoo, beat up the yolks of five eggs, and then add a water tumbler of rum. No, please, it's not to be taken internally. Shampoo the hair in lukewarm water with it as if it were soap. Be very sure that the water is lukewarm, otherwise the egg will cook and you'll find yourself faced with the problem of how to remove an omelet from your hair. Do it with lukewarm water and rinse. Result: hair and scalp that is really clean.

IF THE prospect of your twice-a-year permanent gives you a mild case of the heebie-jeebies, we think you will be interested to hear about a new type of permanent wave that eliminates the machine. The Salon of the downtown store of Eaton's in Toronto has a new method of waving that is done by some sort of chemical action that generates heat. The hair is wound in the usual way, pads containing the chemical are snipped on over each curl, and as soon as the chemical in the pad comes into contact with the moisture of the hair, it begins to heat and curl the hair. It's all done very quickly and without any fuss, and the resultant wave is soft and without frizz.

THE changes that have come over the world in the last twenty years have been greater than even a Jules Verne or a Baron Munchausen could imagine.

Empires have fallen, crowns and sceptres have gone on the bargain counter; princes have become waiters and painters chancellors. Religions have received new interpretations; political science and political economy have been rewritten and in the general

upheaval and readjustment old ideas and even ideals have been exchanged for new untried ones.

New holidays, new fete days, and new celebrations have been established under new regimes, but it is a comfort to know that in Canada we are still carrying on under the constitution and government with which we began. Thanksgiving, Christmas, New Year's Day, St. Valentine's Day, St. Patrick's Day, and Labor Day, the Twenty-Fourth of May, our really big national play days, are still intact. Love and marriage seem to be doing all right also.

St. Valentine's Day is a very significant fete day and, as the years go by, the simple love lines penned by hand on parchment have progressed to beautiful and elaborate gifts. Flowers have taken first place, because of sentimental reasons, and this year orchids in transparent boxes of an extra heavy cellophane are the top in Valentines. These boxes are tied with velvet ribbons in deep coronation red and have great distinction. The corsage is arranged with pale orchid ribbons, without greens, and each flower stands out in all its regal beauty. With care, this Valentine will last through the week by keeping it in a cool place, out of a draft and giving its stems plenty of water when not wearing the flowers.

MUSIC IN GERMANY

THE Olympic Games of 1936 gone into history, Germany will revert to music as her principal tourist attraction for the 1937 season. But it will be music organized on a scale and with a degree of efficiency appropriate to the National Socialist state, it would appear from advance notices of the events scheduled. The season at Weimar opened with a Nordic Opera and Theatrical Week on February 1. Wiesbaden will present a Music Festival and Berlin its Bruckner Festival in the middle of April, while the Berlin Art Weeks, including symphony and choir concerts, operas and plays, will begin later in April and continue through May. Bonn will stage its Beethoven Festival from the 1st to the 9th of May. During the same month Brahms festivals will be held in Hamburg and Freiburg; Breslau will have a Handel festival and Detmold a Wagner Week. Festivals honoring Mozart in Wuerzburg, Goethe in Dusseldorf, Handel in Göttingen, and Silesian music in Goerlitz, will be held in June. The Gutenberg celebration in Mayence will include a series of concerts and theatrical performances.

The season will reach its climax with the Roemerberg festivals in Frankfurt on Main from July 1 to August 31, the Wagner festivals in Bayreuth from July 22 to August 29, the Reich festivals in Heidelberg during July and August, and the Munich festivals at the middle of July and the middle of August. The season will close with a festival week in Dresden and a series of concerts in Cassel.

A CALENDAR of events for travelers in Europe. "The Tourist's Almanac" has just been issued by the Institute of Foreign Travel, 50 Broad St., New York City (ten cents, postpaid). A twenty-four page booklet published annually, it lists dates and places of great celebrations, sports events, music and drama festivals, national and religious holidays, congresses, carnivals and fairs taking place throughout Europe during all 1937.

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Feb. 25 **AUSONIA**
Mar. 4 **AURANIA**
Mar. 11 **ASCANIA**

to Cosh and Liverpool

Feb. 27 **SCYTHIA**
Mar. 13 **SAMARIA**

to Plymouth and London

Feb. 20 **ALAUNIA**
Feb. 27 **AUSONIA**
Mar. 6 **AURANIA**
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THE DISTAFF SIDE

BY MARIE CLAIRE

WE DOWNED tools at eleven in the morning one day last week to go see a professional Table Tennis match. (Ping-pong, to us.) Our confederates wished us God speed with a certain hilarity—the idea that we were developing an interest in the more dangerous sports at our advanced age touching their ignorant funny bones.

In no very serious frame of mind we found a place opposite the referee and prepared to be amused. And it would have served us right if we had been bored to tears, but we weren't; we were quite fascinated.

If you think that wild hoopla game you play occasionally with a bent celluloid ball on the dining-room table, when you have the energy to put up the green mosquito-netting not Uncle John gave the youngsters for Christmas, is Table Tennis, you are wrong. To begin with, in a professional game there is no hunting for balls. The ball simply doesn't get lost. This of course conserves the energy of the players and makes for a considerably faster game. Moving the sideboard to see if it went there, or crowding in behind the dinner wagon to look under the shelf and then finding the ball behind the radiator doesn't occur in pro games. One ball seems to do the boys, and one of the other always has it.

The players were very ship-shape if slightly airy maroon shirts with short sleeves and white club monograms, gray flannels, and running shoes. The club Pro started in a cardigan too, but soon had to discard it as he waxed so furious.

Five minutes onlooking will dissipate the idea that this is a sissy game designed like a map that used to fascinate us in Sunday School. "Chiefly for the use of women, children and Indians." It is an extraordinary exercise in fast thinking and moving. Unlike tennis, the scoring is a simple 1, 2, 3, 4 with 21, came the serve must be from a bounce and there are no back lines—only off the table is out-his. To place shots on the very margin of the table, often over the edge so that the bounce is quite unpredictable—and to use the net to break the flight are part of the skill. The rallies get quite fantastically rapid. We saw the Pro beaten in three whirlwind games by his star pupil, and hoped to see a doubles, said to be faster still, but time was running on, and we got back to our desk.

Like Badminton, Table Tennis is pretty ruthless to your tennis game, we are told. But it is becoming increasingly popular, and we don't wonder.

LIKE a well-oiled fold . . . The suppressed, feeling as you shed your coat, that a cloth dress would have been better and that this is one of those large draughty houses. . . The tea that doesn't seem quite hot and the chair by the radiator that you make for only to find that the rad. is cold. . . The sudden sneeze that you instantly blame on a lot of fluff off your powder puff.

The long, tiresome story that your companion is telling about something of no importance to you, or you can't help thinking to anyone else. The salient friend who wants you to know she has come from bed with a temperature of 101, and a throat like raw beef because she believes in *keeping warm*. The sudden announcement of your hostess that this room is stilling. The up-bursting window. Your hastened departure. The wish that you hadn't tried to settle through this winter without those heavily velvet overshoes. (Though traffic chilton stockings aren't meant for this climate.) The indignant refusal to dinner. The terrible list of names you couldn't bear to see. The half-staff, theatre that's at least as bad. The return in the third act. The two people sitting and the star back-lashes. The confused feeling that there are other people in the room but you can't remember any of them. The endless night. The sick to the stomach and one in the morning, one long, sore throat and all the backache in the world. You've got it.

WE OFTEN wonder in trying to make ourselves intelligible to a stranger with our grade III French or German why we are so self-conscious about it. Very broken English is fun to listen to, it even has charm. But broken French or German, even as smothered a form of it as ours, has no charm too.

Read, for instance, the remark in this broken English, a letter to the Red Cross from Kenora, Manitoba, who sent \$100 in two percent of the salary, from Ontario, New Jersey, to help five victims of the flood.

I am a Japanese of the domestic labor working at the home of George X.Y. As I read about the victims flood, in newspapers, how I surprise of it and imagine how much I would be, and deeply I am very sympathy for those who suffered in this calamity and lost house, their wives, children, fathers and most of things in the cold weather.

This sum is not big, if you will add to it the flood fund will be very glad.

I hope you prosperity and your good health.

Sincerely yours,
What's wrong with that for charm? What are a few misplaced plurals and verbs between friends anyhow?

AVE atque vale, Paris, Feb. 2 (A.P.). The death of Marguerite Audoux, seamstress, who became an author and won the Femina Prize in 1910 for her novel, "Marie Claire," was announced today.

advise your taking Peter Fleming's "News From Tartary" at once. If you are not feeling fluey you will not enjoy it any the less.

There are still a few place names that capture and hold the imagination. Who doesn't feel some sort of stir at the sound of *Sannurkand*, or *Luonness*, or *Tartary's dark shades*?

Mr. Peter Fleming's photograph might fool you into believing he was a nicely behaved and very handsome sixth form prefect who thought a pipe made him look mature. Of course he is actually the unrivaled correspondent of the London Times whose despatches from the East make some of the best, and many think the only entertaining reading in that great newspaper. His new book describes his 3,500-mile journey across Chinese Turkistan with a fellow journalist, and it's about as entertaining reading as you need look for in this year of grace. It probably won't put you off it to learn that the fellow journalist was a girl, Swiss, and good looking, and prone to agree with Mr. Fleming on one subject only, and that the word Adventure. They were both "repelled by the modern tendency to exaggerate, romanticize, and at best to cheapen out of recognition the ends of the earth and the deeds done in their vicinity."

They both wanted to get from Peiping in China to Kashmir in India, and each felt the other would spoil the trip, but when going to gether seemed the only way to make it, they faced it, and pulled it off. Understatement is the Fleming long suit and cheerful endurance his middle name, and "Kini" carries on where he leaves off. With a Leica camera, a portable typewriter each, and their own cuts, they gathered the material that made the book.

And though the term would shatter them, it's just about the best Adventure Story since—well, since "One's Company".

TRAVELERS

Senator and Mrs. George Lynch-Staunton, of Hamilton, are in Georgia for several weeks.

Mr. H. E. Livingsstone and his daughter, Mrs. Ray Manbert, of Toronto, have sailed for Havana, where they will spend a holiday at the Hotel Nacional. Mr. Ray Manbert will go to New York to meet them upon their return.

Mr. and Mrs. Holt Gurney have returned to Toronto after spending the past three months in South America and England. Their daughters, Mrs. W. B. Watson and Miss Nancy Gurney, went to New York to meet them and returned to town with their parents.

Mr. and Mrs. Gerald W. Birks, of Montreal, are spending two months in Florida and are at present in Capiva.

Mr. and Mrs. H. A. K. Drury, of Ottawa, have sailed by the Lady Somers to spend a short time in Jamaica, B.W.I.

Miss Edith Burstall and Miss Hazel Ross, of Quebec, have sailed for London, England, by the S.S. Bremen. Miss Ross will be presented at one of the Coronation Courts by her cousin, the Hon. Mrs. Francis Erskine.

The High Commissioner for the United Kingdom and Lady Flound have left Ottawa for Atlantic City to spend several weeks.

Colonel and Mrs. E. G. M. Cape and Mrs. J. W. Cook, of Montreal, have sailed from New York on a two-month cruise of the Mediterranean.



MISS CONSTANTINE ACRES, daughter of Dr. and Mrs. Henry G. Acres, of Niagara Falls, Ont., is photographed wearing a smart culotte dress with a printed design of sea gulls in flight, while at the Inverurie Hotel, Bermuda.

Mr. and Mrs. Gerald Potter, who have been visiting Mrs. Potter's uncle, Mr. Huntly Drummond, at Montreal, have sailed from New York by the Hamburg on their return to England.

Mrs. William Mulock, of Toronto, is spending some months in Mentone, France.

Mr. and Mrs. Gordon Bongard have left Toronto to spend several weeks at Nassau.

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The Green Giant Family of Quality Products Grown and Packed in Canada: Green Del Maiz Cream Style Corn . . . Green Giant Asparagus . . . Green Giant Golden Wax Beans . . . Green Giant Tomato Juice . . . Identify by the Green Giant on the label.

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Gold is for Niblets Corn—the new King Corn and Canada's favorite corn specialty. It's "Corn-on-the-cob-without-the-cob"! ACTUAL SIZE . . . And everyone like that. . . Tender, juicy, golden kernels, cut cleanly from the cob. . . Tender packed in vacuum to preserve that fresh, corn, roasting ear taste. . . There is no other corn like Niblets. . . There can't be, for it's packed from an entirely new breed with taller, sweeter, more munchable kernels. . . Years in the developing — with only the best features of many other kinds of corn retained. . . If your family likes corn — they'll love Niblets. . . But be sure it's Niblets — there's only one

Green Giant Peas . . . Del Maiz Niblets Corn . . . Green Giant Tomatoes . . . Niblet-Ears Corn . . . Identify by the Green Giant on the label.

HIS RHEUMATISM LEFT HIM

Sufferer Follows Good Advice
—and Takes Kruschen

The writer of the following letter had a bad attack of rheumatism, and was advised to take Kruschen. He did so, and describes his experience in the following words:

"About two years ago I developed a severe attack of rheumatism in my left shoulder blade. I tried all sorts of remedies, but with no results, until one day my brother-in-law, on hearing of my suffering, exclaimed, 'There is only one thing for rheumatism! That is Kruschen Salts!' I decided to purchase a bottle, and for the first week took a teaspoonful in a glass of hot water each morning. The pain gradually disappeared and has now gone entirely. I am still taking my early morning dose, as I feel convinced that it is helping to keep me fit." J. G. B.

Rheumatic conditions are frequently the result of an excess of uric acid in the body. Two of the ingredients of Kruschen Salts are notable for their work in dissolving uric acid. Other ingredients of these Salts assist Nature to expel the dissolved acid from the system.

CONCERNING FOOD

BY CYNTHIA BROWN



MISS PHYLLIS JONES, daughter of Mr. and Mrs. Howard Jones of Toronto, who gave a recital of piano music recently at the Toronto Conservatory of Music.

—Photo by Charles Tylet.

EVEN if others were as frank as I, which it is probably fortunate they are not, I still feel it would add very little to the sum of human knowledge about good Saint Valentine.

Nobody really knows anything about him, yet most of us have ideas. Seated here doing our customary strong thinking about seasonable foods, a very fine picture of Saint Valentine has curiously developed on the margin of this fair white copy paper. It is magnificent but it is not art, as some great man once remarked about something, or did he?

You would recognize it as St. Valentine instantly. He looks just like Santa Claus except that he wears sandals and a red dressing gown and has his head shaved into a little round bald spot. (Why don't we ever think of St. Valentine as young and thin?) The old gentleman in my picture is going places with Cupid on his back (some vague confusion with St. Christopher perhaps?) and under his arm he carries a golf bag full of arrows. His halo is a bit crooked and a crest on his cassock, or dressing-gown, reads "R.F.D.", possibly something to do

with his postal connections. There are no signs of martyrdom about, nor any red foot.

So that's why I think you had just better celebrate dear St. Valentine's Day by giving a regular Sunday luncheon.

This is a good leisurely meal with enough formality about it to show off your smartest appointments, but easier on everyone, including the cook, than dinner. You might consider this menu.

Clear Mushroom Soup or Eggs à la Tripe
Fried Chicken with Wild Rice
Swedish Apple Pudding with Vanilla Sauce and
Sliced Oranges with Rum and Almonds or
Cold Rhubarb Tart with Cream and Zabaglione

Don't have soup and an entrée, have one or the other. A clear-tinned Consommé with the addition of a wineglassful of Sherry and some finely-chopped mushrooms is not so hackneyed. Eggs à la tripe has a hateful name which I didn't invent, but it's a good dish.

Slice and boil three large Spanish onions (for six people). Hard boil six eggs. Butter a flat fireproof dish—put a thick layer of the cooked onions on it, cover this with the eggs cut in rounds, make a white sauce with plenty of seasoning and some cheese in it, pour it over the egg and onion, sprinkle more cheese on top and brown in the oven (a good Lenten lunch dish, by the way). No, Gerald, boiled Spanish onions will not cramp your style all afternoon.

Chickens are at their most reasonable. Cut one up into 8 or 10 pieces, skin each piece, dip it in salted milk, and then in well-seasoned flour and try it in hard or dripping until a handsome light brown.

Meanwhile boil a cup of wild rice in salted water. If you don't know wild rice it's worth meeting. It's grey and apparently full of husks, looks in fact rather like raw broken oats, and tastes a lot more intelligent than its famed relative. Cook some chopped mushrooms and half a large chopped onion and 2 tomatoes in butter, parboil thin rings cut from a green pepper (put a pinch of soda in the water to keep it green), cut up a tinny pimiento and add all these to the rice. Heap it on a hot dish and surround with the chicken. No other vegetables, please.

You may think I've run wild with sweets, but no. It's nice to give your guests a choice of a hot or cold one. Here are two of each.

SWEDISH APPLE PUDDING

Put some brown bread through the nut mill. (Most recipes demand a sieve, but I think that's punishment, a rotary grater is the thing.) Put the crumbs, with a generous amount of butter, in a frying pan with some brown sugar. Cook this about five minutes. Have ready some apple purée (it's only good apple sauce, sieved). Put alternate layers into a cake tin and bake for 1/2 of an hour.

VANILLA SAUCE

Yolks of 4 eggs
1/2 pint whipped cream
Vanilla, sugar.

Whip the cream, put the yolks in a double boiler and add the cream and whip over boiling water till it thickens. Add flavoring and sugar. This can be served hot or cold.



MISS LILLIAN FOUND, debutante daughter of Mr. William A. Found, Deputy Minister of Fisheries, and Mrs. Found of Ottawa.

—Photo by Paul Horsdal.

Good navel oranges closely peeled, thinly sliced, and set overlapping on a glass dish should have fruit sugar well moistened with rum on them, and a thick dusting of blanched almonds put through the nut mill. Simple, kinda, but they'll like it.

Cook the beautiful pink spring rhubarb without any water or sugar till it just begins to soften. Drain this and put it with plenty of sugar into a pudding dish and cover with a puff paste. Bake in a fast oven and serve with cream to go all goggly on it.

ZABAIGNE

6 eggs
1 scant cup fruit sugar
1 lemon
2 glasses Marsala or Madeira.

Put the yolks, sugar, lemon juice and wine into a thick sauce-pan. Whip up the whites of the eggs and add to the rest as you beat it over hot but not wildly boiling water. When it is thick serve it at once in warmed glasses, or if desired cold, turn it into a bowl and beat it till it is cold. This is enough for 8 people, and the pride and joy of all the best Italian restaurants.

I'd beseech you to be my Valentine, but you know how this flu spreads.

TRAVELERS

His Honor Judge D. B. Coleman and Mrs. Coleman, of Whiteby, Ont., have sailed from New York for Jamaica.

Mr. and Mrs. W. E. Matthews, of Ottawa, are sailing to spend the remainder of the winter in Barbados.

Mrs. Rodolphe Roy has left Quebec to spend some time in the Southern States.

Mr. Sigmund Samuel, of Toronto, has sailed for England and will be abroad two or three months.

Mrs. Hugh Wallis, of Montreal, is sailing shortly en route to the South of France and will visit her mother, Mrs. K. K. Carson, at her villa in Monte Carlo, returning to Montreal



fresh from the Gardens

shortly before Easter, Lieut.-Colonel Wallis leaves shortly for a trip to Vancouver.

Mrs. A. C. Snively and her daughter, Miss Elizabeth Snively, of Toronto, were at the Seignior Club for the Women's Inter-city ski meet.

Mrs. George Pape has arrived in Ottawa to succeed Miss Spencer-Smith as Lady-in-Waiting to Her Excellency the Lady Tweedmuir.

Hon. John Hall Kelly, Mrs. Kelly and Miss Kathleen Hall Kelly, have left Quebec for New York, and will sail for Bermuda, where they will remain for several weeks.

Mrs. W. G. Stobo has returned to Quebec from Montreal, where she visited her brother-in-law and sister, Mr. and Mrs. G. A. Morris.

Mrs. W. M. Doherty has returned to Quebec from a stay in Vancouver.

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Farmers used to get snowed in often. That's why along about Thanksgiving time, most farm cellars were fairly crowded with crocks and jars and barrels of provisions.

We don't often get snowed in nowadays, but the idea of "stocking up" still goes on. What housewife wouldn't smile with satisfaction as she looked at a well stocked "Heinz Shelf." There would be 4 delicious kinds of Heinz Baked Beans. No sorting, soaking and long baking to do, of course, Heinz did all that, and the beans were really baked in ovens, too.

There would be tins of Heinz Cooked Spaghetti. It makes a great meal almost of itself and recipes for meat and spaghetti dishes are almost limitless. And, for a change, Heinz Cooked Macaroni, full of flavour.

Then—Heinz delicious home-made style Soups—great in variety, rich, nourishing. And 3 kinds of Heinz Vinegar, white, malt and cider. And pickles and intriguing tomato products. Ketchup, Chili Sauce, Chutney, Tomato Juice.

Can't you just imagine the meal-maker joyfully contemplating a shelf like this?

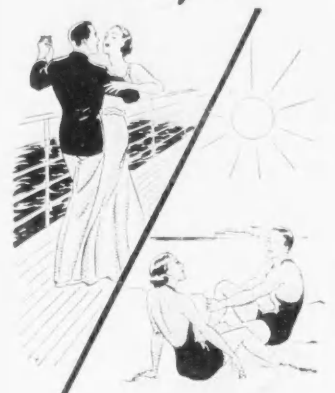
Snow or no snow, it's getting to be quite the thing for women who like to "set a good table" to keep the Heinz Shelf well stocked. Everything Heinz makes is so good, so dependable. How is your own Heinz Shelf?

By the way, the ladies are very enthusiastic about "The Heinz Book of Salads and Meat Recipes". It's new, smart, inspiring. Twenty-five cents mailed to H. J. Heinz Company, Dept. SN57, Toronto, will bring it to you—or only ten cents with labels from three tins of Heinz Soup.

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AN UNUSUAL SHADOW STUDY of Miss Christine Newson, daughter of Asst. Commissioner H. M. Newson, R.C.M.P., as she practices on the ice of the Glenora Skating Club of Edmonton.

—Photograph by William Kestel.

SOCIAL WORLD

BERNICE COFFEY, SOCIAL EDITOR

THE presence of Their Excellencies the Governor-General and Lady Tweedsmuir lent great distinction to the occasion when His Excellency officially opened the exhibition of Architecture and Allied Arts. The exhibition is being held at the Art Gallery of Toronto under the auspices of the Toronto Chapter of the Ontario Association of Architects and of the Royal Architectural Institute of Canada. Her Excellency had chosen a gown of silver pink slipper satin of beautifully simple lines over which was worn a short cape of ostrich feathers. Her jewels were a pearl necklace and earrings.

Their Excellencies were attended by Lieut. S. G. Rivers-Smith and Mr. A. S. Redfern, and they were met at the front entrance of the beautiful old Grange House by Colonel and Mrs. R. Y. Eaton, the latter in a gown of white quilted taffeta, and Mr. and Mrs. Martin Baldwin, Mrs. Baldwin wearing a graceful gown of deep blue chiffon trimmed with ermine. They were joined in the library by Colonel and Mrs. Moorehouse, Mr. and Mrs. W. L. Somerville, Mr. and Mrs. C. S. Band, Mrs. H. D. Warren, Mr. H. J. Burden, and members of the Art Gallery Executive Committee with their wives.

The gathering was a large and distinguished one and representative of many arts and sciences. Previous to the opening, the executive of the Toronto chapter and members of the exhibition committee entertained Their Excellencies and other distinguished guests at dinner at the Toronto Club. Among those present were: Lieutenant S. G. Rivers-Smith, Mr. Arthur S. Redfern, Col. and Mrs. R. Y. Eaton, Sir Wyly Greer, Mr. and Mrs. Graham Stewart, John M. Gates, Werner Haag, Dr. Ernest I. Barott, Lester Husband, Lieut-Col. and Mrs. Walter N. Woodhouse, Mr. and Mrs. Henry J. Burden, Lieut. M. Lewis, Prof. and Mrs. H. H. Madril, Mr. and Mrs. Barwell R. Cook, Mr. and Mrs. Murray Brackin, Lieut-Col. and Mrs. F. H. Maxwell, Mr. and Mrs. Martin Baldwin, Mr. and Mrs. W. L. Somerville, Mr. and Mrs. A. S. Mathers, Mr. and Mrs. J. P. Harris, Mr. and Mrs. Raymond Card, Prof. and Mrs. E. R. Arthur, Mr. and Mrs. H. J. Allward, Mr. and Mrs. Jack Ryrie, Col. and Mrs. Mackenzie Waters, Major and Mrs. F. H. Wilkes, Major and Mrs. Eric Handouke, Lieut-Col. and Mrs. Arthur J. Everett, Mr. and Mrs. Bruce Wright, Mr. R. S. Morris.

THELMA, a charge of the tag day to take place in April in aid of the work for the blind, have been busy engaged in perfecting their arrangements. They have been meeting at the tea house on Wednesday afternoon for the past weeks, and a number of the captains of the tag day will be held at the residence of Lady Kemp, "Castle Frank", on the afternoon of Monday, February 15. Captain E. A. Baker, O.B.E., will speak on "Pensions for the Blind". Lady Kemp has invited those attending the meeting to remain for tea. Miss Editha Burns, treasurer, will receive with Lady Kemp, and the assistants will be members of the committee. The committee for the tag day is composed of Mrs. Percy Henderson, Mrs. Melville Grant, Mrs. Gordon Balfour, Miss Nella Jeffries, Mrs. J. McClain Baird, Mrs. Ross Wilson, Mrs. James Baxter, Mrs. W. H. Goudersham will have charge of the tea room.

Several of the committee are "on the wing", but all will have returned to town by April. Mrs. Baird, who motored to California, is returning by way of Panama, and will be back in March. Mrs. Baxter is accompanying her husband to the Barbados, leaving on Monday last, and will be away for a month.

THE date on which Baroness Ishimoto will address the Women's Canadian Club, has been set for March 18, at the Eaton Auditorium. The Baroness was born in Japan during that country's transition from feudalism to modernism. She became a feminist, struggling for universal suffrage and to release from the

bondage which, even today, holds women in Japan in the legal and social category of servants. We hear that the story she tells is very human and personal, full of humor, vivid description, and in excellent English.

VANCOUVER

FROM all accounts, the Vancouver Junior League "Follies", followed by the breakfast cabaret, which took place on the evening of January 28, was a huge success. Everyone has been working very hard for weeks to make the event the success it was. Miss Dolly Law had the distinction of having two numbers for which she had composed the fitting lyrics and music, used in the show. His Honor the Lieutenant-Governor of British Columbia and Mrs. E. W. Hamber, came over from Victoria at the invitation of the League to attend the performance, and were attended by Mr. William Ruff as aide-de-camp. They were greeted by Mrs. John McKinnon, president of the League, and were escorted to the official box by Mrs. McKinnon and Mrs. H. R. Malikin.

Many dinner parties preceded the "Follies"; and among those entertaining were Major and Mrs. Gus Lyons, Dr. and Mrs. John Hill, Mrs. Colin Ferrie, Mrs. H. V. Simpson, Mrs. C. E. Disher, Mr. and Mrs. Brenton S. Brown, Mr. and Mrs. Ernest Rogers, Mr. and Mrs. Jack Lamproy. Among those taking parties to the theatre and afterwards to the cabaret, were Mr. and Mrs. Martin Griffin, Mr. Fred White of Ottawa, Mrs. S. D. Brooks, Mrs. Robin Bell-Livine, and many others. Another large party included Col. and Mrs. H. F. G. Letson, the latter's brother, Mr. Norman Lang and his fiancée, Miss Pezzy Ruff, and Mr. and Mrs. J. H. Ruff.

TWO Londoners who have been the centre of much entertainment among San Francisco and Pacific Coast society, are Mr. and Mrs. Catherine Stewart. They left England in October after leasing their home at 16 Cumberland Terrace to Mrs.



MISS ELEANOR WARDE, daughter of Mr. and Mrs. J. D. Warde, of Toronto, enjoys the California sunshine on the terrace of Hotel del Coronado, at Coronado Beach, California, where she is visiting with her parents.

Spring "Headiness"!

A Salute to coronation. Elegance in fabric and softly handled trimming. Coronation colors are used around the brim to achieve a coronet effect. A New York original by G. Howard Hodge 29.50

B An Agnes inspiration—the Beret with a visor brim. Casual and smart with the 1937 feeling for dressmaker detail. A New York original by Milgrim 19.50

C The Breton sailor with the bumper brim. Very young, very chic with short jacketed suits. A New York original by G. Howard Hodge 25.00

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THEY WILL KEEP THEIR COLORFUL
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Wallis Simpson. They plan to return to London in April, when they will again take up residence at Cumberland Terrace. Mr. and Mrs. Stewart have been guests of Lord and Lady Tennyson at their Barlingame home, and prior to that stayed with Mrs. Tobin Clark at "House-on-Hill", San Mateo.

WINNIPEG

THE week in Winnipeg was highlighted by two performances, afternoon and evening, of Trudi Schoop and her company who had been brought to Winnipeg by the Women's Musical Club. Several delightful dinner parties preceded the evening performance, and the audience was both smart and enthusiastic.

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MARRIAGES

TORONTO

McAvity Temple — On Saturday, January 30, Mr. James Malcolm McAvity, of Toronto, son of Mr. and Mrs. Allan G. McAvity, of St. John, N. B., and Miss Margaret Audrey Temple, daughter of Mr. and Mrs. Trevor H. Temple.

Peacock-McCrea — On Saturday, January 30, Mr. Kenneth Westrup Peacock, son of Mrs. Peacock and the late W. W. Peacock of Hamilton, and Miss Helen Elizabeth McCrea, daughter of Mr. and Mrs. Charles McCrea.

astic. Mr. and Mrs. Philip Chester were there, the latter just returned from a trip west. Mr. and Mrs. William A. Smith, Mr. and Mrs. Harold Riley and Mr. and Mrs. Cecil Clifford formed a party. Mr. C. S. Gunn brought along his dinner party of ten. Mr. and Mrs. Norman Leach were accompanied by their guest, Mrs. Marion Robb of Minneapolis, who left two or three days later for home after spending the past three weeks as the guest of Mrs. Leach and Mrs. Wm. C. Russell.

MRS. Gordon Ritchie and her daughter, Miss Sidney Ritchie, have left to join Mr. Ritchie in Toronto, where they will reside in future. Before leaving, Miss Jane McConnell entertained a large group of the younger set for Miss Ritchie. Mrs. Charles Parson and Miss Jocelyn Girdlestone poured tea, and the Misses Eileen Chandler, Jean Moncrieff, Barbara Penner, Rosemary McWilliams, Marion Macdonald and Mary Locke, assisted.

Mrs. Fred Young entertained informally at luncheon for Mrs. Robert Salt of Bakeswell, Derbyshire, England. Mrs. Salt has been the guest for some weeks of her uncle and aunt, Mr. and Mrs. Harold J. Smith, and leaves in another week or so for England.

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—Ports of Call

THE SKI MEET AT BANFF

WHEN the Dominion meet of the Canadian Amateur Ski Association is held at Banff, Alta., in the Canadian Rockies from March 5 to 8, there will be competitors and spectators from all parts of the Dominion. Eastern Canada will be particularly well represented, as special all-expense tours have been arranged by the Canadian Pacific Railway and members of these will travel on cars attached to the "Dominion" leaving Toronto at 10.55 p.m. on Sunday, February 28. Skiers also are coming from Revelstoke and Pacific coastal points, while arrangements have been made for competitors to leave a week in advance of the main party so as to have an extra week's training at Banff, at very little extra added cost to the regular all-expense tour.

Some of the main features will be a downhill run course that drops 3,000 feet in a mile and a half, a new jumping tower where it will be possible to jump even more than 250 feet, a slalom course at an angle from 30 to 40 degrees, and outdoor swimming in the naturally warm sulphur water pools, for which the town is generally famous.

There will be many surprises in store for the hundred competitors and the large numbers of spectators expected to attend the men's Dominion championships and the women's Western Canadian championships, according to J. I. Brewster, chairman of the local committee which is co-operating along with other provincial committees, with the Canadian Amateur Ski Association.

WITH the assistance of the Dominion Government, 8,000 foot Mount Norquay in Banff National Park has been transformed into a skiing district that would be hard to surpass anywhere, either for competitive or pleasure skiing. The unlimited skiing possibilities of that rugged terrain, the general beauty of the landscape, the certainty of excellent weather conditions, and the hospitality of the townsfolk of Banff, the Calgary Ski Club, and the Ski Runners of the Canadian Rockies, all combine to assure spectators and competitors alike of an enjoyable time.

Some mountain climbing is thrown in for good measure for competitors in the downhill run. The race starts about 7,500 feet up the side of Mount Norquay, and follows a trail that has been carefully prepared, a mile and a half long, with a swift drop of 3,000 feet. The first 1,800 feet of descent offers splendid open



SHADOWS BEFORE THEM. An unusual action shot of skiers in the Canadian Rockies.

—Photo courtesy Canadian Pacific Railway.

running, with an average gradient of 30 degrees, reaching 40 degrees in some places. The last 1,000 feet consists of a fascinating wood run, with an average trail width of 50 feet and a sporting chance of gradient.

Hopes of setting a new Canadian record for ski jumping depend on weather conditions and the nerves of the contestants. A newly constructed jump, along the lines of the ones at Lake Placid and Garmisch, offers possibilities of jumps of 250 feet or more, and may take the 280-foot record away from Revelstoke, according to experts who claim the Big Hill at Revelstoke as their home jump.

Similar preparations promise the

ada that the Rocky Mountains have winter entertainment equal to any in the world.

The large numbers of skiing enthusiasts expected from Seattle, Portland, Vancouver, St. Paul, Minn., and Eastern and Central Canada, will find ample accommodation in the hotels and homes of Banff. While the Mount Norquay ski camp is quite roomy, extra accommodation is being prepared there for competitors and spectators.

Ploughed roads make the drive to the ski camp, which is about four miles from town, quite easy. Buses and cars will be available in large numbers. Plans are also being made to detain some of the competitors as guests of Banff to show them other less accessible, but possibly better skiing grounds, notably Skoki, which is 14 miles from Lake Louise by ski train; Sunshine, which is eight miles by motor and eight miles by ski from Banff; and Assiniboine, which is 25 miles by ski train from Banff.

SKING conditions can usually be guaranteed in the Banff district from the end of November until the end of May. The town is 4,500 feet up in the Rockies, and the best skiing is usually from 5,000 to 8,000 feet above sea level. Roads are kept ploughed, making it easy to get from place to place, and rapid progress is being made in establishing regular ski trails.

Nowhere else in Canada has better skiing weather. At the time of the year that this meet will be held, days are usually quite mild, with the weather sufficiently cold at night to hold the snow's powder surface in good condition. A day's skiing in the sun provides a better tan, enthusiasts claim, than a week on the beach. The winner of the combined jumping and cross-country events will receive the Sir Henry Thornton trophy, to be held for one year, while the winner of the combined Canadian Rockies downhill and slalom will receive the Brewster trophy, to be held for one year.

TRAVELERS

Mr. Barry Hayes and his daughter, Mrs. E. de Udy, have left Toronto to spend some weeks in Bermuda.

Dr. W. A. R. Kerr and Mrs. Kerr, of Edmonton, Alberta, have been in Toronto for a few days.

Naama Featherstone, Cowley, of Toronto, has left for Florida for a stay of some weeks.

Lady Eaton has returned to Toronto after spending some time abroad. She is with her son and daughter-in-law, Mr. and Mrs. John David Eaton.

Mr. S. H. Beardmore, of Toronto, has sailed from New York to spend two months in England.

Sir John and Lady Aird, of Toronto, and their daughter, Mrs. W. A. Cameron, of Winnipeg, are leaving shortly for England.



A SWIFT RUN down the slopes of Mount Skoki, in the Canadian Rockies.

—Photo courtesy Canadian Pacific Railway.



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What to Do to Ease Your COLD

1. 2.

Take 2 ASPIRIN tablets and drink a full glass of water. Repeat treatment in 2 hours.

If throat is sore, crush and stir 3 ASPIRIN tablets in 1-3 glass of water. Gargle twice.

Get "ASPIRIN" for Fast Relief

Take 2 Tablets

The modern way to curb a cold is this: Two "Aspirin" tablets the moment you feel a cold coming on. Then repeat, if necessary, according to instructions in the box.

At the same time, if you have a sore throat, crush and dissolve three "Aspirin" tablets in one-third glass of water. And gargle with this mixture twice.

The "Aspirin" will take internally will act to combat fever, cold pains and the cold itself. The gargle will act as a medicinal wash to provide almost instant

relief from rawness and pain. It is really marvelous; for it acts like a local anesthetic on the irritated membrane of your throat.

Try this way. Your doctor, we know, will endorse it. For it is quick, effective and ends the taking of strong medicines for a cold.

"Aspirin" tablets are made in Canada. "Aspirin" is the registered trademark of the Bayer Company, Limited, of Windsor, Ontario. Look for the name Bayer on the form of a cross on every tablet.



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 LIKE NEW

Nothing can clean a toilet bowl like Sani-Flush. This colorless powder is scientifically made to do this job. Without any rubbing or scrubbing, you can remove ugly stains from the bowl. Banish the cause of toilet odors—kill germs.

You only have to shake a little Sani-Flush into the bowl. Follow directions on the can. Flush the toilet—that's all! The porcelain becomes snow white and gleams like new. The unseen trap that no scrubbing can reach is purified.

Sani-Flush is also effective for cleaning automobile radiators—directions on can. Sold by grocers, drug, hardware, and syndicate stores. 23 and 1-cent sizes. Made in Canada. Distributed by Harold F. Ritchie & Company, Ltd. Toronto, Ontario.

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CLEANS TOILET BOWLS WITHOUT SCOURING



KILL that Common Cold To night
 take **GROVES** **BROMO QUININE**

At the first sign of a cold go right to your druggist. Buy a package of GROVES BROMO QUININE. Start taking the tablets two at a time. Groves will check that cold within 24 hours.



THE BACK SEAT DRIVER'S VIEW. Honorable Mention Photograph, by G. F. Vollmer, 120 York Street, St. Catharines, Ont. Kodak 1A, 1/50 sec., car travelling 20 miles per hour.

—London Letter

DEBUNKING GREYNA

BY P. O'D.

January 25th.

ONE of the things the exploits of the American "G-Men" have done for us over here, beside furnishing us with a number of thrilling though rather thick-eared melodramas of the screen—is to raise once again the question of some sort of national detective organization. There does not really exist such a thing, though Scotland Yard performs a good many of its functions. But Scotland Yard is not a national institution. Its duties are limited to London, to the investigation of crimes committed in the Metropolitan Police Area. When its men go anywhere else, they go on the invitation of the local chief constable. And that invitation is not always given, or given in good time.

Scotland Yard has not yet been called in.

That is a phrase one continually comes across in the accounts of murder-hunts in this country. Local police are unwilling to admit that any criminal mystery, however baffling, is too difficult for them to solve. It is a matter of local pride. And so they put off calling in the aid of the ablest and best-equipped detective force in the country, until the pressure of an aroused public opinion forces them to do so. Then it is possibly too late.

A few years ago local chief constables had for their reluctance the not unreasonable excuse, that the expenses of such investigations by the Central Investigation Department—this, by the way, is the official name of Scotland Yard—came on the local rates. Naturally they were anxious to keep expenses down, so they said.

That excuse no longer holds good. Some two or three years ago the Home Office advised that, in the case of serious crime, provincial chief constables should call in the C.I.D. at once. And the promise was more or less explicitly made that the cost of their work would fall, not on the local rates, but on the grant made by the Treasury for the upkeep of police forces throughout the country.

But provincial chief constables still seem very unwilling to send in the necessary appeal, in answer to which a chief inspector and his detective sergeant set off from London with their little black "murder bags", looking as near as can be like a couple of doctors hurrying off to a confinement case. And, of course, a "confinement" really is the big idea—or, at any rate, the big hope.

The obvious remedy is to make the intrusion of Scotland Yard automatic in the case of certain serious classes of crime. But this is something which the Government seems strangely reluctant to do. Possibly it also is unwilling to offend local pride. But its hand seems likely to be forced one of these days.

Even in this very law-abiding country there are far too many unsolved murder mysteries. And the Press and public generally are showing signs of exasperation at that familiar refrain, "Scotland Yard has not yet been called in."

MARRIAGE is, or should be, a romantic business. But it is going to be a lot less romantic just across the Border, if the Committee on the Marriage Laws of Scotland has its way. One of the chief recommendations of its Report, which has just been issued, is that Greyina Green should no longer be the hope and heaven of young love crossed by pig-headed parents. The famous "black smith" shop will have to take up the dull business of forging horse shoes instead of romantic ties. It won't be so much fun. And it certainly won't pay so well.

Sad to relate, the Committee does a very thorough job of debunking on Greyina Green and "its so-called blacksmith's shop," as the Report snootily puts it. It isn't a blacksmith's shop. And the blacksmith isn't a blacksmith. He calls himself a "priest." He isn't a priest. He isn't even Scotch. He is an English saddler of the name of Remison. And the relics in the museum, as Remison explains, are fake, the old out of which were purchased about forty years ago.

But let me hasten to reassure the reader, who is perhaps feeling rather annoyed and bewildered at the shattering of all those romantic illusions. Runaway marriages were performed at Greyina Green, and in the good old days many an eager young couple went dashing across the Border in post-chaises or with the lady riding behind on a pillion, to take their stand before a witness and declare themselves man and wife. For that was all that was necessary, according to the pleasant laws of Scotland, which recognize "marriage by consent."

Only these romantic couples were not married at the blacksmith's shop.

They were usually married in the local "pub", which seems a much more suitable and comfortable place for such ceremonies. At any rate, the materials for celebration were much handier. There was a blacksmith's shop, it is true, but there is no evidence to show that the smith ever married anyone—not professionally, that is, and not before 1854. And very few until quite recent times.

The real genius of the anvil-marriage industry was a local farmer of the name of Mackie. In 1890 he bought the old blacksmith's shop, turned it into a museum and marriage factory, worked up an amazing amount of sentimental humbug about it, and cashed in to the extent of about £2,000 a year.

Not bad, that, for a simple tiller of the soil! He died only a short while ago, though for some years previously Remison had been in charge of the works. Possibly it was thought useful to have someone there whose language could be understood by visiting English couples.

And so goes another sweet and cherished illusion of our youth! Just one more racket!

LORD Mayors are such tremendous, impressive personages as they roll along the Strand in their gilded coach, that it is very pleasant to have some reason to believe that at heart they are just a lot of wild boys after all. Underneath the furled robes of office, underneath the great gold chain, surge and throb the wild impulses of unconquerable youth. You mightn't think it to look at the pompous old buffers—but listen!

Sir Alfred Bower, who was Lord Mayor of London in 1924-25, seems recently to have had some little difference of opinion with Sir Philip Neale, who was Lord Mayor in 1930-31. It is said that Lord Mayors shouldn't always agree with one another, but they don't. When they don't, you would naturally expect that whatever dirty work had to be done would be performed with the maximum of dignity and ceremonious observance.

Sir Alfred Bower presents his compliments to Sir Philip Neale, and begs to state that of all the miserable scoundrels, that sort of thing.

But such is not Sir Alfred's way. He is a reckless lad of seventy-eight, and he has no time for ceremony. Instead, he walked up to Sir Philip in the Guildhall Court, of all



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places!—punched him in the ribs, told him to "take that", took off his own coat, rolled up his sleeves, and invited him to "come on".

Unfortunately, Sir Philip didn't "come on". Being a younger man—a mere seventy-six—he may not have wished to take advantage of Sir Alfred. Besides, he was a more recent Lord Mayor, and so may be expected to feel a little more acutely the dignified inhibitions of that high office. Whatever the reason, he didn't put up his "manliness", the spectators intervened, as the spoilsports always do, and the hilarious possibilities of the occasion were lost.

How Dickens would have loved it!

BIG BEN went on strike last week. Perhaps it would be more accurate to say that Big Ben went off strike. It stopped for nearly an hour. A shackle bolt, it seems, had got loose and fallen into the works. They fished it out, and Big Ben went on as if nothing at all had happened. What is a shackle bolt to a clock like that?

It may seem to the reader that the mere stoppage of a clock, however large and conspicuous, is not a matter of much importance. But, if the reader thinks so, it only shows that the reader doesn't know what Big Ben means to London. It is the very heart of the city's time.

When Big Ben stops, the day itself practically stops, so far as the

average Londoner is concerned, very much as the sun did for Joshua. How could the heavenly bodies themselves keep steadily on their course, without that mellow chime from the Clock Tower to cheer them on?

It is not very often that Big Ben lets his foot slip or one of his hands, shall we say? But once in a while he does. The last time was in September last. It was discovered then that a painter had stuck his ladder into the machinery. Even the best-natured of clocks might be pardoned for getting a bit shirty over a thing like that.

Another time a rat built its nest in the works—surely one of the oddest places a rat can ever have chosen for such a purpose. That stopped Big Ben, too. Not so much the material obstacle, I imagine, for those ponderous wheels should be able to chew up any number of rats' nests, as the indignity of the thing.

And then there was the occasion when Big Ben went quite gay and made whoopee to the extent of striking forty-nine! It nearly caused a riot. It also caused a lot of nervous gentlemen to dash into the nearest "pub", under the impression that they "had 'em" again, and had better take something for it right away. It took a lot to persuade them that they had really heard what they heard. And then they probably had a few more in honor of the occasion.

"I JUST CAN'T LET THIS PARTY FLOP!"

SO TIRED-BUT WHAT A SPARKLING HOSTESS SHE WAS AFTER ALL



I DID SO WANT THIS PARTY TO BE A SUCCESS...AND NOW I'M ALL TIRED OUT BEFORE IT EVEN STARTS!

DON'T BE DISCOURAGED, LAURA. I KNOW JUST WHAT YOU NEED. COME INTO THE KITCHEN.

YOU WERE RIGHT, BETTY. THIS COFFEE'S MAKING ME FEEL LIKE A NEW PERSON ALREADY!

DIDN'T I TELL YOU? YOU CAN ALWAYS COUNT ON MAXWELL HOUSE TO FRESHEN YOU UP!



IT'S SO DELICIOUSLY RICH AND MELLOW, TOO...AND ALWAYS SO FRESH.

AND NOW I KNOW WHAT THEY MEAN BY "FRIENDLY STIMULATION!"

YOU SURELY ARE KEEPING THINGS GOING, LAURA. EVERYONE'S HAVING THE TIME OF THEIR LIVES!

SO AM I! THAT CUP OF MAXWELL HOUSE CERTAINLY DID THE TRICK.



SUCH FRIENDLY STIMULATION!
 in every cup of this truly roaster-fresh coffee

What refreshing stimulation you get from every fragrant cup of Maxwell House Coffee! A friendly stimulation that warms and cheers... that makes you feel brighter, happier, buoyed up! Vita-Fresh Maxwell House comes to you always packed in a super-vacuum tin—the one sure way to assure you truly roaster-fresh coffee.

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GOOD TO THE LAST DROP

SATURDAY NIGHT

SECTION III

BUSINESS

FINANCE

GOLD & DROSS

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TORONTO, CANADA, FEBRUARY 13, 1937

P. M. Richards,
Financial Editor

BANKING BUSINESS ON UPTREND

Demand for Loans Increasing—Problem is for Banks to Get Out of Government and Into Commercial Business

BY WILLIAM WESTON

FULLY three years after the first signs of recovery appeared in the industrial world, the Canadian banks were still experiencing a shrinkage in business. But that was last summer. Since August, an upward trend has been evident. And the statements for the banks' financial years ended November or thereabout, most of which have been published during the past few weeks, also show a little improvement, either from this cause or else from the steady curtailment of expenses by means of which the banks had been trying to meet the difficulties of the depression.

The turn in the banking situation is welcomed by students of business conditions. While customarily slow to reflect the turn in the business cycle, this time it had seemed to be indefinitely held up. As a matter of statistics, it is a kind of keystone in the structure of recovery which has been erected. To those who may have in mind the failure of the building industry to get back to any degree of activity as yet, we might point out that the foundation of commodity prices, stock market values and industrial activity, which has been put together with so much effort during the past few years, was necessary before people could be interested in building for the future. Banking expansion now is evidence of confidence in the nearby future. The durable structures will follow quickly, provided that we are careful to keep the foundation intact.

The change will be of still more direct interest and benefit to those thousands of shareholders who, while continuing to receive dividends on their bank stocks through the depression years, had at times some doubts as to whether their investments would survive. Bonuses had been cut off early in the depression. Some reductions in the dividend rates followed later. The bank shareholders accordingly suffered some loss of income, and of course market values dropped, but they were fortunate in that their institutions survived without serious impairment. In most of the financial statements recently issued, some recovery in profits is encouraging proof that the banks also have the ability to rebuild their earning power.

The news is less welcome to those who have come, or who have been led, to believe that our banks are parasites on the country, that they are the insti-

tutions who make the money and thereby control the buying power, pulling strings here and there to make the rest of us dance like marionettes while they get the benefit. This school of thought is far from negligible in Canada, for it is reflected in the doctrines of the C.C.F., the Social Credit leagues and other active organizations. But it is likely to shrink in importance and influence, as its followers forget their radicalism in renewed employment and profit-sharing.

This article is not attempting to discuss the fundamentals of money and banking, but rather to appraise the latest developments from the viewpoint of credit and business expansion, and banking profits. We have a proven banking system which has survived the keen attacks which come in any depression, and which therefore is likely to retain its general form through the good years. But will its relative position be any different from that of the past? How will it be affected by the operation of the Bank of Canada? Can bank profits regain their former level? What of money rates, and government bond prices? These are practical questions of wide significance.

BANKING trends of recent years can be summarized briefly. Deposits were remarkably stable. In the peak year 1929 they averaged a little under \$2,700 millions. In 1933, the low year, they averaged \$2,237 millions. This gave rise to the criticism that there was plenty of money in the country. But everyone who is able to, wants to keep some money on deposit in a bank; so long as the banks still appeared safe, while business was unprofitable, stocks and bonds were going down, and even the governments and municipalities looked like doubtful risks, there was added attraction to the bank deposit. Just because it was accessible, rather than "frozen" in land or buildings, it was erroneously termed "idle" money by some people. Actually it was employed and at work all the time. Loans, which in their peak year 1929 averaged \$2,279 millions, still averaged \$1,276 millions in the low year 1935. It will be noticed that this was a much greater shrinkage than had occurred in deposits. This slack, or surplus money, went into government bonds. Total security holdings of the banks increased from \$500 millions (Continued on Page 21)



THE FARMER HANDLES A SIT-DOWN STRIKE

LABOR IN U.S.

Compulsory Arbitration in Industrial Disputes May Be Ahead

BY WALTER LIPPMANN

MANY an American must have been thinking recently that if the way in which labor troubles are handled in the United States is the best we can do, it is not half good enough. Indeed, if the people had not become accustomed to these goings on, the whole situation would seem unbelievable in a country that calls itself civilized.

Here, for example, is the General Motors Corporation, one of the great manufacturing concerns of the world, a marvel of technical progress, managed by industrialists and engineers of the very highest education and competence. It is, moreover, an economically enlightened company which has paid good wages and has sold a better and better product at a decreasing price. Yet in one vital part of its whole organization, at the point where it meets the grievances and hopes of its employees, it is without anything like an adequate, regular and systematic procedure by which the responsible managers can meet the responsible representatives of its 200,000 workers.

And here is Mr. John L. Lewis, the friend and confidant of the President of the United States, a power in the dominant political party of the country, a man whose word carries as much, perhaps more, weight in Congress than that of any other private citizen in the land. And yet with all this influence and prestige, the only way he can think of to achieve his ends is to seize property that does not belong to him, hold it for ransom, and seek to enforce his will by using the illegal force of a small minority of the workers.

And here finally are the President of the United States, his Secretary of Labor and the Governor of Michigan, just placed in office by an overwhelming vote of the people. And yet for weeks of a destructive and demoralizing stoppage in a vital industry, they have been frustrated and helpless. They cannot or they will not enforce the old law against the seizure of other people's property. And they are no less unable or unwilling to enforce the new law, their own law, the law they themselves enacted and asked the voters to endorse, the law which would require Mr. Lewis to submit his claim to represent the workers (Continued on Page 19)



PRESIDENT ROOSEVELT'S proposal to Congress that the U. S. Supreme Court be "reformed" by increasing its membership sufficiently to ensure the court's approval of government-sponsored legislation has again brought to the fore the question of whether U. S. business is going to be allowed to earn satisfactory profits or is to be subjected to profit-destroying regulation and restrictions. Business and finance are attempting to find some consolation in the fact that the president has now placed himself more or less definitely on record as being opposed to any major changes in the constitution itself, but it is remembered too that a Roosevelt point in the recent election campaign was that the objectives of the New Deal could be achieved within the constitution. What now? asks business. Does the new move mean that N. R. A. is to be revived?

THE ethics of Mr. Roosevelt's scheme are not the concern of this column, but its practical results, if implemented, are. Obviously, if New Deal measures deemed harmful to business progress are re-imposed, a result may be destruction of the re-created business confidence in the future which has been, it is believed, largely responsible for the recovery of business since the Supreme Court invalidated N.R.A. in 1935. And if loss of confidence results in checking U. S. business progress, and even perhaps in causing a business decline, we can be certain that Canadian progress will also suffer. A minor consideration is that more U. S. investment funds might seek refuge in Canadian securities, but that would in no way compensate us for a check to general recovery. Furthermore, there is the possibility that radicalism in Canada might gain new impetus from developments across the border.

HOWEVER, it is doubtful if the president of the United States can afford to do anything very radical. The Whaley-Eaton (Washington) Service, in a service letter sent out a few days before the president's plan for revamping the judicial system was announced, discussed the question "Will the New Deal permit and encourage profits?" and answered it by saying that while it is assumed that the president has a choice, actually he is "caught in the vise of economic factors that must hold him in the middle road"; that in no other way can he hope to meet his innumerable outstanding promissory notes.

U. S. BUSINESS must be encouraged and permitted to make profits, and not meagre profits but very substantial profits, asserts Whaley-Eaton. Otherwise the whole New Deal financial economy breaks down. According to Whaley-Eaton, the essence of that economy is that the heavy treasury deficits incurred to stimulate business activity will be repaid by tax receipts arising from levies on the profits thus created. Small profits means inadequate revenue, with a subsequent increase in deficits, which, in turn, necessitates additional inflation. There cannot be successful management of the currency unless the economy is operating on a profitable basis. Without profits, the New Deal simply collapses. A corollary, it says, is that these profits will be heavily taxed but, under the undistributed corporate earnings tax, the burden is destined to fall, in the form of super-taxes, on the individual recipients of the profits (dividends) rather than on the corporation itself.

AND Whaley-Eaton has something interesting to say regarding the president's attitude towards labor and the strikes. "The administration is gravely concerned," it says, "over the ruler-run policy of certain labor leaders, principally Lewis, fearing that the whole recovery movement may be brought to a halt. That would be ruin for Roosevelt. If he were forced to spend say \$10 billions more in pump-priming, thus breaking down any hope of balancing the budget, probably necessitating the issue of greenbacks or the de-stabilization of sterilized gold, the whole New Deal would be a complete failure, economically and politically, and Roosevelt would leave the White House the most discredited president who ever sat there. He cannot afford to permit Mr. Lewis and a small group of men to put a pistol against the heart of recovery and call on it to 'stand and deliver'." Whaley-Eaton concludes by saying that "The president has the bear by the tail. He has claimed credit for the recovery and he will be given credit for its continuance or its retrogression. There is no escape from this responsibility." That seems to sum it up pretty well.

IT MAY be, then, that we are going to see a recrudescence of New Deal legislation across the border, with the Supreme Court's power to veto effectively destroyed, but legislation made more moderate by the president's knowledge that business must be allowed to make progress. We may see a good deal of "viewing with alarm" by business as the various measures are enacted, but opposition dwindling as time goes on. Possibly, then, we should discount alarmist stories in the meantime. But will the market do so? Will business fear created by the president's proposal to Congress bring about the market decline that has appeared possible for some time past?

BUILDING—BRITAIN'S EXAMPLE

Canadian Building Industry Cannot Flourish Under Handicaps Which Public Consents to Have Imposed On It

BY JOHN APPLETON

SINCE 1929, a year during which more confidence in mortgage lending existed, there has been a steady decline in the proportion of assets of the fiduciary institutions applied to loans on the security of real estate. Taking the figures of those which report to the Ontario loan corporations' inspection department, and those life insurance organizations which report to the Dominion Department of Insurance, the five-year decline in the amount outstanding on mortgage account was \$30,809,839. In other investments—bonds, stocks, and other forms coming within the limited statutory range there was an increase of \$731,574,228.

Only in the case of mortgage investments from the guaranteed funds of trust companies was there an increase in the proportion of such investments to available funds. In 1929 that proportion was 52.70 per cent, and in 1935, 51.80 per cent. A table on page 24 shows the comparison of mortgages to other assets at the end, respectively, of 1929 and 1935. The increase of investments in mortgages on guaranteed trust account may be accounted for by the growth of such guaranteed funds. At the end of 1921 the total was \$36,154,000 as compared with \$130,708,382 at the end of 1935. This increase is a mark of confidence in trust companies, which are perhaps too much restricted in the scope of permissible investments, hence a tendency which may not be altogether voluntary.

As to the quite extensive operations of private lenders, there is no data of an official character available, but there is reason to conclude that their operations are decreasing in volume much in the same way as are those of the publicly supervised mortgage lenders.

During the last two years particularly, much discussion has centred around the problem of providing employment for those whose skill and experience can best be used in connection with the construction industry. Out of this discussion has arisen a demand for some sort of organization as that which is accountable for the building activity now, and for some years, so evident in England. Reports of the operations of a large number of English building societies indicate that their mortgages outstanding at the end of 1936 will show an increase over 1935 as that year did over 1934. The director of the Dominion Housing Act informed the convention of construction industry representatives quite recently that the government had under consideration a subsidy plan to be patterned upon English lines. Looking abroad for remedies for our troubles in

this way is exciting so much notice as to divert attention from a closer scrutiny of what Canada can do for itself, and in its own way. Already figures given indicate that there is no lack of funds. Savings usually employed for mortgage purposes are being diverted by trustees to other purposes. In view of this tendency, and contemplation of further artificial, and perhaps costly, means of generating building activity, some facts regarding the English situation in this regard may be of interest.

IN 1890, nearly half a century ago, municipalities in England and Wales had incurred a debt of \$65,000,000 in housing projects, but in the period following, and until after the War, there was little interest shown. About 1920, Mr. Lloyd George, in that way he has, insisted that "inhuman conditions and wretchedness must surrender like the German fleet." Mr. D. C. Somervell, in his chronicle of George V's reign, says of the housing situation of that period:

"There was, for example, the shortage of working-class houses, officially estimated (and as it was proved, greatly underestimated) at 350,000 houses. In the chaos of post-war economic conditions it was impossible for private enterprise to build these (Continued on page 24)

BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG TERM TREND of stock prices and of business hit bottom in July, 1932, and since then it has been upward with no indication that a long term top has yet been attained.

THE INTERMEDIATE OR SHORT TERM TREND rising from March, 1935, Industrials 96.71, Rails 27.31, reached a bull market high in the closing months of 1936 as follows: Industrials 184.90 and Rails 59.89—see price graph. The divergent action of the Industrials and Rails averages since that date called for the exercise of caution and we accordingly in November advised investors and speculators to cut down their positions in the market. Up to February 6, 1937, the averages are still out of gear. The Industrials had only gained 2.21 points, or 1.2% on their November high, and the Rails were still 2.60 points below their October high. Over the past several weeks, it is significant that volume has risen materially. The market is thus in a vulnerable position and although it has fractionally bettered its January 21, 1937, highs, it still remains vulnerable until the Rails can demonstrate whether or not they can penetrate their market "ceiling" of 59.89 decisively.

If this is accomplished with volume running to three or four million shares a day, and both averages go decisively above the dotted line on our graph, then higher prices (Continued on Page 22)

DOW JONES AVERAGES—NEW YORK STOCK MARKET

	Industrials	Rails
July 8 '32	41.22	13.23
Jan. 21 '37	186.57	56.69
Dec. 21 '36	175.85	51.68
Feb. 6 '37	187.11	57.29

A—Bull Market started
B—Last Important High Point
C—Last Important Low Point
D—Closing Prices

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GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast appearing on the first page of this section.

HINDE & DAUCH

Editor, Gold & Dross:

Following a recommendation to put more of my funds into common stock I have bought, among other things, some of the common stock of the Hinde & Dauch Company. I have been told that this company has been doing much better and I wondered if you had any figures. What do you think of this stock for holding?

— C. G. K., Victoria, B.C.

The Hinde & Dauch report for 1936 is not yet available, but as you have probably observed, the company has now placed the stock on a 25 cent quarterly dividend basis and officials have expressed the opinion that the \$1 rate can be maintained throughout 1937. In 1936 I understand that the company showed notable improvement in output and earnings and in 1935 earned \$1.17 per share on the common stock as against 79 cents in 1934. Prior to the last announcement, increasing the dividend to the dollar rate, payments had been made at the rate of 50 cents annually. The company is in a strong financial position, total current assets amounting to \$1,300,912, including cash of \$407,585 against total current liabilities of only \$158,070. The company has, as well, announced important modernization of its plant, which when completed will give it equipment second to none on this continent. I consider the stock to be attractive for holding.

2 2 2

BRUCK SILK

Editor, Gold & Dross:

Could you kindly supply me with information as to Bruck Silk's earnings in 1936? I notice that the stock has been selling around \$11 a share and it occurred to me that this might be a reasonably good purchase for a hold. Do you think the current dividend is safe and if the company is likely to show further recovery?

— W. E. H., Chesterville, Ont.

I understand that since the close of the company's last fiscal year on October 31, 1936, Bruck Silk Mills' earnings have been showing an upward trend. While no figures have been issued, I would imagine that the current distribution of 10 cents quarterly could be considered safe. Whether or not the company's stock is a good buy at current levels, will depend entirely on the extent of recovery staged by the company during the current year, and this cannot be determined unless the company releases further information. I think, however, that the stock would be quite a reasonable speculation since I see no reason why the trend of earnings should not be upward in 1937.

The reason for the severe decline in the stock and the reduction of dividends to the present interim basis was, of course, the fact that in the year ended October 31, 1936, the company's net declined to \$2,475 or the equivalent of 2 cents a share, as against \$150,312 or \$1.20 a share in the previous year and \$1.47 a share in 1934. In all probability the adverse circumstances affecting the company in the early portion of the last fiscal year were only temporary and I think it more than likely that the previous good earning power can be restored.

2 2 2

MACLEOD-COCKSHUTT GOLD MINES

Editor, Gold & Dross:

I was talked into buying 500 Macleod-Cockshutt at \$1.00 per share but feel rather panicky as the market has taken quite a set-back. I wish you would give me some information about this mine that will help me to decide whether I should hold on or sell now.

— M. Z., Toronto, Ont.

Macleod-Cockshutt Gold Mines, one of the market sensations of 1936, is now actively opening up at depth the ore picture which caused such a furore while the diamond drilling campaign was in progress. It is reported that underground development to date seems to pretty well bear out the drilling indications which showed an ore length of nearly 1,200 feet at the first level and about 700 feet of ore has already been opened up. The fact that the grade of ore on the first level is not as high as suggested by the drilling has undoubtedly been a factor in the recent weakness in the price of the shares.

Ore grade has been secured in drifting on the second level but the third horizon has not as yet responded with ore values. There is considerable promising ground however, to the west where diamond drilling gave some values and indicated the top of a porphyry body which pitches at a flat angle and shows on surface on the adjoining Hard Rock property.

Following a visit to the property late last year Fred Macleod, president, and Arthur Cockshutt, director, were reported as expressing themselves as well pleased with the progress. They expected that by early spring they would have a line on the grade and tonnage situation and then be able to decide on milling plans. A 500-ton mill has been mentioned as likely.

At that time it was stated that by reducing widths over which assays were being taken on the first level, the grade could be brought up. It was also said that more tonnage than was expected was being indicated, but the amount of this extra tonnage that should be taken in was a matter to be considered later. It was claimed that by reducing the widths \$10 or \$12 averages could be attained.

2 2 2

T. G. BRIGHT COMMON

Editor, Gold & Dross:

Will you please tell me something about the position and prospects of the T. G. Bright Company? I understand that this company is important in our native wine industry and I am told that the common stock is a good buy for some fairly quick appreciation. Do you agree with this?

— J. A. S., Winnipeg, Man.

No interim figures as to earnings have been issued by T. G. Bright & Co. Limited, and I know of no reason to anticipate any important near term appreciation for the company's common stock, currently quoted around 63.

In the year ended August 31, 1936, the company's operating income declined to \$128,297 as against \$209,094 in the 11 months ended August 30, 1935. Net per share on the preferred was \$8.77 as against \$17.88, and on the common 22 cents as against 98 cents. The per share earned on the common, as you

will see, failed to cover the 30 cent dividend paid on the stock. As to the company's balance sheet position, the last report showed total current assets of \$984,937, made up, however, chiefly of inventories and receivables. Current liabilities were \$353,571, and net working capital \$631,386.

In connection with the company's last annual report, it was stated that the Freer and increasing sale of beer in the province of Ontario, coupled with the reduction of taxation on spirits, had adversely affected the native wine industry. I know of no changes since that time which would have warranted any greatly increased consumption. The T. G. Bright Company is the largest Canadian winery and is excellently managed. It has important financial and commercial affiliations and I consider its comparative position to be advantageous. Until there is some more definite evidence, however, of an upturn in income, I can not see a great deal of attraction to the junior security.

2 2 2

UCHI GOLD MINES

Editor, Gold & Dross:

I would like some information about Uchi Gold Mines. Would it be a reasonable speculation at the present price of \$1.49 to \$1.50?

— S. M. A., Windsor, Ont.

Uchi Gold Mines is the name of the company formed to develop Jack Hammell's latest venture. The property, which is located about 13 miles east of J. M. Consolidated Gold Mines on the east end of Confederation Lake, Patricia district, appears to hold exceptional promise. A diamond drilling campaign gave some spectacular results and 18 out of 19 holes put down to a depth of 225 feet indicated commercial ore over good widths. One hole gave a section of 123 feet averaging \$12.75. Other good holes in the same area gave up to 40 feet of ore averaging \$14.45. The property, which originally comprised 11 claims, now totals 29. The drilling would appear to indicate two distinct lenses of ore, one in the shaft area and the other about 200 feet south. There is a shaft down to a depth of 125 feet on the property and to speed up underground development this is to be deepened.

The company is capitalized at 3,000,000 shares and Val d'Or Mineral Holdings and Harker Gold Mines are interested with Mr. Hammell in the new company. Of the 1,500,000 vendor shares 500,000 go to Val d'Or and 250,000 to Harker. Although not formally offered to the general public an offering of 750,000 shares was oversubscribed three times.

2 2 2

GYPSUM OUTLOOK

Editor, Gold & Dross:

I am the owner of some common stock of Gypsum, Lime & Alabastine which cost me around 18 a share. The stock hasn't yet come back to this price and I am wondering if it is ever going to. Is it true that the company did better last year and what do you think of the outlook? Should I hang on to this?

— W. E. G., Brantford, Ont.

Your Gypsum, Lime & Alabastine common is, I think, attractive for further holding. Current prices of 15½ are still around three points below the price you paid, but I consider it quite probable that there may be further appreciation for the stock during 1937. The company recently issued its report for the year ended November 30, 1936, showing net income of \$39,045 against a deficit of \$47,811 for 1935. Per share on the common amounted to 9 cents as against a deficit of 11 cents in the previous year.

There is no near term possibility of any dividend payment on the junior security but I do think that the company should show a further substantial upturn in income during the current year. The company's balance sheet position is satisfactory, total current assets amounting to \$1,172,639, including cash of \$378,097, against total current liabilities of \$225,897. Net working capital stood at \$946,742 as against \$660,118 at the close of the previous fiscal year and equity per share on the common was \$5.22 as against \$4.89.

Energetic efforts are being made, as you are possibly aware, to stimulate construction in Canada, and there are already signs that 1937 should witness further upturn in this industry. In such an upturn an important company such as Gypsum would be sure to participate and I consider the earnings outlook to be brighter than for a number of years past.

POTPOURRI

K. F. A., Moose Jaw, Sask. While inactive at the present time, I understand JAMES KIRKLAND GOLD MINES, which holds nine claims in the eastern section of the Kirkland Lake camp, plans an extensive diamond drilling campaign. Some encouragement has been met with in work to date. Three veins were encountered, a shaft put down to 200 feet on one, and some underground exploration carried out.

H. H., Mount Royal, Que. Common stock of COSMOS IMPERIAL MILLS is still attractive, although the current \$104 of 3 per cent is undoubtedly low. The market would appear to be discounting an increase in the common dividend and this would appear to be warranted by earnings figures. Nothing is available as yet with regard to 1936 results, but it is believed on reliable authority that earnings should run well ahead of the 1935 figure of \$1.47 a share on the common stock outstanding at that time. In 1934, net was equivalent to \$1.92 a share on 50,000

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Municipal Defaults

SINCE 1929, sixty-eight Canadian municipalities have defaulted on their bonds as to interest or principal or both.

Even in pre-depression years (1921 to 1929), twenty-seven municipalities with aggregate consolidated debts totalling \$18,902,747 defaulted in whole or in part. At the end of 1934, almost 10% of the total municipal debt of Canada was in default. The actual amount involved exceeded \$140,000,000.

Nearly all these securities were regarded as high-grade investments at one time. They depreciated as a result of circumstances. Today some of them have no more than nominal market value.

This is another illustration of the truth of the statement that high-grade securities do not always remain high-grade. Detecting, in advance, the possible development of unfavourable factors is one of the essentials of successful investment management.

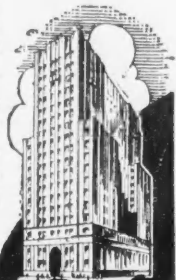
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Dividend Notices

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DIVIDEND NO. 295

NOTICE is hereby given that a DIVIDEND OF TWO DOLLARS per share upon the paid up Capital Stock of this Institution has been declared for the current quarter, payable on and after MONDAY, the FIRST day of MARCH next, to Shareholders of record at close of business on 30th January, 1937.

By Order of the Board
 JACKSON DODDS G. W. SPINNEY
 General Manager General Manager
 Montreal, 19th January, 1937.

THE CANADIAN BANK OF COMMERCE

DIVIDEND NO. 200

Notice is hereby given that a dividend of two per cent on Canadian funds on the paid-up capital stock of this Bank has been declared for the quarter ending 28th February, 1937, and that the same will be payable at the Bank and its Branches on and after Monday, 1st March next, to shareholders of record at the close of business on the 30th January, 1937. The Transfer Books will not be closed.

By Order of the Board,
 A. E. ARSCOTT,
 General Manager
 Toronto, 22nd January, 1937.

Hollinger Consolidated Gold Mines Limited

Dividend Number 289

Extra Dividend Number 34

A regular dividend of 1%, and an extra dividend of 1%, making 2% in all, have been declared by the Directors on the Capital Stock of the Company, payable on the 15th day of February, 1937, to shareholders of record at the close of business on the 15th day of January, 1937.

DATED the 10th day of February, 1937.
 I. McVOR,
 Assistant-Treasurer.

GOLD & DIAMONDS

common shares, as against 70,000 outstanding in 1935. I note that you are aware of the retirement of the 6 1/2 per cent bonds in May of 1935, with funds provided in part through the issuing of 20,000 shares of common stock. In April of last year the 7 per cent preferred was replaced with a smaller amount of 5 per cent preferred, and at the same time an additional 30,000 common shares were sold to shareholders, three new for every seven held, at \$17 a share, bringing the outstanding total to 100,000 shares. Naturally the larger number of common shares outstanding will tend to reduce the per share figure, but even so there seems to be no doubt but that the 80 cent dividend is being covered more than amply. There has been no official information of any dividend increase and in all probability directors will not take action until the full 1936 figures are before them.

C. O. Toronto, Ont. I understand that millheads at RED LAKE GOLD SHORE are improving and that the mill is now treating about 140 tons daily. High grade ore is being opened up at depth and recent work has lengthened the rich section located in stepping above the 550-foot level. There is enough ore in sight at the mine to keep the mill operating for about four years. This property has been the subject of a lot of bearish rumors recently and one of these concerned the dissolution of the pool of vendors' shares. The pool, which involves 1,500,000 shares, has been extended until April 1, 1938. In the case of RENO GOLD MINES the policy of the directors in paying dividends while selling treasury stock to continue development does not seem to be the wisest. Production in 1936 totalled over \$961,000 as compared with \$755,490 in the previous year. The average grade at the end of the year was better than \$20 to the ton.

A. J. Toronto, Ont. Unfortunately CANADIAN TERMINAL SYSTEMS LIMITED has not seen fit to issue any information for a number of years and I am unable to tell you what value, if any, attaches to the bond which you hold. This was a notorious promotion and was criticized on a number of occasions in *Saturday Night* when the securities were being offered to the public. A number of years ago the company moved its head office to Montreal, despite the fact that the majority of the security holders resided in Ontario, and this prevented action by Ontario authorities. The company is a Dominion incorporation.

B. M. London, Ont. As to whether any stock is "due for another rise" is something you must realize I can not answer. It is my opinion, however, that HARKER shares have a good chance of showing further market appreciation. The company's stock holdings, which already include PICKLE CROW, and GREENE STABELL, now include a block of UCHI GOLD MINES on which property some exceptional results are reported from diamond drilling. Yes, LAMARQUE CONTACT has prospects. The property is well located but to date the exploration done does not appear to have revealed any ore of commercial importance.

S. B. Regina, Sask. I would suggest that you retain your common stock of CANADIAN VICKERS, currently quoted at 1 1/2, as against a high of 16 1/2 and low of 1 1/2 for 1936. Not only did this company show an encouraging increase in total operating income in the year ended February 28, 1936, but prospects for the future are considerably brighter than for a number of years past. In the year ended February 28, 1936, the company reported a net profit of \$117,143 against a deficit of \$244,761 in 1935, a deficit of \$311,391 in 1934 and a deficit of \$296,533 in 1933. These figures are after allowance for bond interest and depreciation. It is anticipated that the current year should show some further improvement. The main point of interest, however, was the recent awarding to the company of a contract for the construction of five flying boats for the Royal Canadian Air Force. This order totals around \$780,000 and should prove profitable to the company. I understand, as well, that its civilian aircraft business has picked up and that the company's other divisions, including the structural steel, have prospects of improved business.

J. E. Hamilton, Ont. MAGNET LAKE GOLD MINES is now a holding company. Its property was turned over to Magnet Consolidated, along with Wells Lake group, which adjoints. Each company received 750,000 shares of Magnet Consolidated, which is held in escrow. I understand the distribution eventually will be one new for two shares of Magnet Lake Gold.

D. G. Toronto, Ont. ORANGE CRUSH LIMITED has issued its report for the year ended October 31, 1936, showing an increase of 20 per cent in sales, and net profit after all charges of \$10,998 as against net of \$1,324 in the previous year. Last year's earnings were equivalent to 33 cents a share on the 30,000 shares of no par value preferred stock now outstanding. You are probably aware that during the past year the company altered its financial structure, and that there are now outstanding, in addition to the preferred, entitled to cumulative dividends of 70 cents a year, 35,000 shares of no par value common. In view of this earnings increase, together with the statement that the directors believe business will continue to improve during the current year and that there is some possibility of dividends being inaugurated on the preferred, it would seem probable that there might be some appreciation for this issue. The company's balance sheet shows total current assets of \$61,672, including cash of \$9,568, against current liabilities of \$24,139.

R. F. P. Hanna, Alta. ONTARIO NICKEL CORPORATION has acquired all the assets of CUNIPATA MINES, as well as other holdings and options in the Sudbury district. The latter company is to receive \$15,000 in cash and 1,200,000 shares of Ontario Nickel. These shares will be held in escrow until released by the Ontario Securities Commission. When these shares are released it is expected there will be enough, after taking care of all obligations,

to exchange one Ontario Nickel share for three shares of Cunipata. To continue the development and operation of its property Ontario Nickel Corporation needs additional finances and it is reported that arrangements have been made by which the new company will receive at least \$100,000 by June 5, 1937. The agreement includes options to provide additional funds for a large scale development and production program.

M. J. Hanna, Pa. In connection with the ROXY THEATRE CORPORATION'S first mortgage bonds, you should communicate at once with H. N. Finkelstein, secretary of the Bondholders Protective Committee, at 115 Broadway, New York City. In all probability you will be asked to deposit your bonds with the Manufacturers Trust Company of New York City and in order to safeguard your interests, it is my opinion that you should be associated with the protective committee and accept its advice. Just what you will eventually realize on the bonds you hold it is impossible to say, but currently the picture looks brighter and I understand that all efforts are being made to secure fair treatment for the bondholders.

B. F. E. Toronto, Ont. Assets of SOUTH TIBLEMONT MINES were acquired by SOUTH TIBLEMONT GOLD MINES on the basis of one new share for five old. The new company took an option on the Beckley property in Falcenberg township and formed Falcon Gold Mines. South Tiblemont Gold Mines received 50,000 shares for work done. In 1936 an option was taken on a group of claims in Whittow township, Porcupine district, and these were reoptioned to Mohawk Porcupine Gold Mines for 500,000 shares and \$5,000 cash.

R. J. Red Deer, Alta. THRIFT STORES preferred is currently quoted at 7 1/2. While it was anticipated that the amalgamation with Shop & Shop Limited would produce important improvements, and while I understand that certain economies have already been effected, nevertheless the chain store situation in Montreal remains unsatisfactory. You are probably aware that in Montreal there is a tax of \$300 per unit on chain stores and I understand that many units find it exceedingly difficult to achieve profits under this handicap. At the present time there does not appear to be any prospect of lessening of this tax impost and, in addition, competition in Montreal remains exceedingly severe. While no official figures have been released recently, I am informed on reliable authority that profitable operation has not as yet been achieved as regards Thrift Stores.

E. H. Canada, Ont. PATRICIA BIRCH LAKE GOLD MINES is still in existence, although part of the holdings were sold to later in 1935. The property now consists of 15 claims, but I have no record of any recent activity and I understand only a limited amount of surface work has been done.

P. A. Winnipeg, Man. No interim figures have been published covering 1936 operations of CANADIAN AIRWAYS and I note that last year the annual report did not make its appearance until May. Since inception of Canadian Airways operations in 1929, its record has been one of steady deficits. In 1930 there was a deficit per share on the company's common stock of \$4, of \$2.03 in 1931, of \$4.99 in 1932, of \$3.32 in 1933, \$1.29 in 1934, and of just over \$1.00 in 1935. I would anticipate, in view of increased aerial activity in Canada, that the company's report for 1936 should show improvement. The company's capitalization consists of 129,554 shares of no par value capital stock, with a substantial interest owned by the Canadian Pacific Railway and Canadian National Railways. As you point out, awarding of Transcontinental Aerial Mail contract to this company would materially change the picture, but I have seen no official statement from the Government that it intended to award such contract to Canadian Airways. It is true that the Government has announced its intention to establish a Transcontinental airway system, but apparently the possibility exists that this may be done through some other channel than Canadian Airways.

A. R. E. Toronto, Ont. I have heard of no developments that would make the shares of POTTERDOAL MINES attractive. The company has a large property near Matheson, Ontario, and a group of claims in Bourlamaque township, Quebec, southeast of Lamoignon. At last report the company did not have much money in its treasury and both its properties are of undetermined merit.

R. G. Hamilton, Ont. Because I believe that business conditions both generally and in the city of Montreal should be better during 1937, I would suggest that you retain your first mortgage bonds of BALFOUR BUILDING LIMITED, rather than dispose of them at current low levels. Failure of this company to meet interest payments, a failure now further prolonged by the notice which you have received, has been due practically entirely to the low rental scales prevailing due to depression conditions, and apparent over-supply of space in Montreal. While the real estate recovery has been slow, already there are some evidences of improvement, and I would imagine that Balfour Building's income for 1937 should show improvement. Under conditions of rentals and occupancy which have prevailed in recent years the company has not been able to earn operating costs and completely cover taxation. It is to clear up this situation that the Bondholders Protective Committee has decided on the further interest postponement.

A. B. C. Salford, Ont. OMEGA GOLD MINES, in the Larder Lake area, is controlled by Castle Trochewy Mines, which owns 2,500,000 shares of the outstanding capitalization of 5,000,000. Castle Trochewy also advanced the company over \$600,000. The mill is capable of handling 700 tons daily. Millheads are low, as much of the feed is coming from development. The average grade for the estimated reserves of 40,000 tons, is almost \$7 but it will be some months before the operation becomes normal.

LABOR IN U.S.

(Continued from Page 17)

to a vote of those workers. Nor have they been able, with all their immense and fresh authority from the people, to persuade the combatants to come together to argue out their differences. Yet we are shocked at the feebleness of European diplomacy when it is unable to arrest the race of armaments and bring nations, which have been mortal enemies for many centuries, to a reasonable settlement of their differences.

The simple truth is that in large areas of American industry the relations between capital and labor are under no law but the law of the jungle. It is idle for the pot to call the kettle black. Behind these disputes there is on both sides a thoroughly lawless spirit. A strike itself, while it is within the letter of the law, is contrary to the spirit of all law. What is a strike? It is, even when it is most peaceable, a test of strength in which the workers seek to drive the employers to the verge of bankruptcy and the employers seek to drive the workers to the verge of destitution.

But what precedes and accompanies almost all strikes is even more repulsive to the spirit of law. There is, on the side of the unions, the terrorism, physical and social, against non-unionists, supplemented in many cases by downright gangsterism and racketeering. And on the other side, as a companion piece to all this, there are the spies and stoolpizzons, and informers and mercenary thugs. Then there are the delicate weapons of the two antagonists, the boycott and the blacklist, the blackmail and the tear gas. And to cap it all, there is the corruption of public officials, now by one side, now by the other. The whole

thing is so disgraceful that only those who have not seen it at first hand, and have read about strikes only in the elegant statements of the respective press agents, can fail to realize that the procedure as a whole is unworthy of a civilized country.

IT HAS been the American custom to look upon these industrial brawls as unpleasant incidents which have to be endured and then can be forgotten. For it has been true in the past that periods of violent conflict were followed by periods of relative peace. The middle period of recovery has usually been the period of the severest trouble. For at the top of the boom the demand for labor is so great that employers make concessions easily, and in a depression the workers are too much afraid of losing their jobs to risk them in a strike. By this line of reasoning, the present troubles should subside in a year or so.

But there is some ground for suspecting that this complacent theory may not work in the next four years. For there are a number of new elements in the situation. To begin with, the irreconcilable anti-unionism of many large employers has become definitely antiquated. There is no other free country in the world where this attitude still prevails. That it has lasted and worked at all for so long a time in the United States has been due to historical conditions that are rapidly being modified. The stoppage of immigration is one of the great reasons why the employers' anti-unionism cannot last very much longer. There are no new supplies of ignorant and semi-servile labor, separated from the native workers by language and culture. Very soon, if not now, all the workers will have

passed through American schools and will feel themselves to be citizens by right of birth. Men of that sort cannot much longer be refused full representation in all matters affecting their wages and conditions of work.

Moreover, there is now in power not only in Washington but in virtually all the industrial states a party which is definitely allied with the labor unions and is thoroughly sympathetic with their objectives. This party will not only go to great lengths to restore the civil rights which in many company towns have arbitrarily been suppressed but it will go further. As we can see in Michigan today, it will stretch the law to the point of breaking it in order to help the unions. And finally, this party is committed to a doctrine in the matter of relief which amounts to an indirect subsidy to unions while they are waging a strike.

So there is reason to think that this time the labor unrest may not subside so easily as the country passes out of the present phase of the business cycle. It is at least as likely that the struggle of labor for full recognition will be carried forward.

So it is not too early to begin thinking about whether it may not become necessary to impose by legal compulsion a peaceable procedure on capital and labor. American traditions are against it. The Constitution may be against it. Most of us instinctively shrink from it. But if the thing we have been witnessing continues, and spreads elsewhere, and grows bitter and more violent, we may be forced to consider whether we shall not also have to do what the liberal democracies of Australia, New Zealand, and Sweden have done, and establish some form of compulsory arbitration in industrial disputes.

New Canadian Bond Booklet

The 1937 edition of our publication "Dominion of Canada and Canadian Provinces Funded Debts Outstanding" is now available. Information in this booklet includes:

1. Details of all bond issues, direct and guaranteed, of the Dominion and the Provinces, including the dates of issue;
2. Statutory requirements for the investment of trust funds in Canada;
3. Charts showing trend of Sterling exchange and United States exchange 1919-1936, and bond interest rates in Canada 1900-1936.

We shall be pleased to forward a copy of this booklet upon request.

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Concerning Insurance

FIRE DEPARTMENTS

Modern Conditions Require Services of Technically Trained Fire Fighters Rather Than Water Throwers

BY GEORGE GILBERT

FOR hundreds of years there have been in existence more or less organized groups for the purpose of combating that dread enemy — uncontrolled fire. In fact, fire brigades were in operation as long ago as the Roman era, as part of the military system, as is still the case today in certain European countries, France, for instance.

Maintenance cost of fire brigades is part of the total cost of the fire waste to the country from year to year, along with the value of the property destroyed, the amount of the insurance premiums collected in excess of the insurance losses paid, and the installation and maintenance cost of private fire protection systems.

While insurance companies give much study to the problems of fire prevention and fire protection, in order to properly measure the risks they take, it is not within their province to engage in the work of extinguishing fires. It is the recognized function of fire brigades to cope with fires after their outbreak, and to effect their extinction as speedily as possible with the minimum loss of life and property.

At the same time it must be admitted that there is a community of interest between insurance companies and fire brigades, as their respective functions are complementary to a certain extent, although this connection should not be permitted to cloud the issue as to where the real responsibility rests for the safeguarding of our national resources against destruction by fire. It rests upon the general public themselves, who are the actual sufferers from the fires that occur.

THERE is no doubt that the modern development of insurance protection has distracted public attention to a large extent from the true nature and incidence of the fire loss. So that technical treatment of fire waste from the public standpoint has been generally neglected, owing to the confidence reposed in the personal protection afforded by insurance. Insurance may thus be said to tend to the creation of loss in so far as it encourages the public to shirk their proper responsibility.

A more enlightened insuring public would realize that they should exercise as much care and vigilance in protecting their property as if they were carrying their own fire risks instead of having transferred them to the insurance companies, because they would know that only by a reduction in the total of the fire losses could they bring about a reduction in the cost of their insurance protection. It has been aptly said that the general standard of carelessness would be considerably higher were it not for the feeling of relief from responsibility brought

about by the availability of insurance.

Development of fire brigade service has been one of evolution, and it is a question whether it has kept pace with the progress of industry generally. Fire departments are operated for use and not for profit. As has been pointed out before, there is no force of competition behind the fire brigade to create the best service. Only from a quickened sense of public concern for the better protection of life and property against the ravages of fire can come any increase in its efficiency.

MODERN requirements call for technically trained men in our fire departments. These departments are at a disadvantage if not technically equipped to meet the problems involving chemistry, physics and almost every branch of engineering that arise in the daily work of fire fighting and fire prevention. Indeed, the knowledge of the properties of flammable and explosive materials that is necessary for effective fire fighting in buildings containing such materials must be extensive if fire departments are to be effective enforcing agencies for municipal fire prevention regulations covering special hazards.

Methods of recruiting firemen in most fire departments have not been such as to provide the technical talent necessary to deal with such problems and the opportunities for advanced technical training after enlistment have been limited. Occasionally a city here and there has recognized the need for technical talent by the assignment of a technical man to a position as advisory and research officer to the fire department.

Attention has also been recently directed to the fact that highly qualified engineers are now available as never before for fire department service, owing to the lack of openings in construction and chemical engineering work, and fire departments have been urged to take advantage of the opportunity to secure these men with brains and technical training who are available. Many believe that this is the best way to secure the necessary strengthening and improvement of the fire department service. In one progressive United States city there are now thirty men with college degrees on the fire department roll.

THERE is undoubtedly an increasing need for bringing the direction of all important fire fighting activities under fire prevention and fire protection experts with a technical training equal to that of members of the recognized engineering professions. As it is, in the fire departments of both Canada and the United States it is the exception to find men with more than a common school education.

It is admitted that some individual firemen of exceptional ability have through the hard school of experience more than overcome their lack of technical training and have become experts, but as one well-known authority put it a short while ago, "It seems clear that real efficiency in municipal fire protection, as contrasted with mere water throwing, calls for recognition of fire protection as an engineering profession, requiring a proportion of technically trained men on the staffs of our municipal fire departments."

In many municipalities it is out of the question to expect that the citizens generally will look with favor upon any proposed increase at present in the cost of fire departments, as they are already carrying a back-breaking burden of taxation. Necessary improvements in the fire fighting service will have to be effected by a rearrangement of budgets. Some suggested ways are: Power but better qualified firemen on the pay roll; more money for fire prevention and less for equipment; better distribution of equipment on the basis of fire hazards; population movements; and standard time for runs, spreading of variations of staff throughout the year to conform with



G. W. ALLAN, K.C., President of the Great-West Life Assurance Company, announces new assurances and annuities totalling \$49,706,207 were recorded for 1936. The total business in force is now \$575,844,591. Since the company was founded in 1892 approximately \$180,000,000 have been paid to policyholders and beneficiaries.

period of least fire risk; control of "city leave" rights of the off-platoon, so as to prevent the absence of a great number of firemen at one time.

G. F. CRUM APPOINTED

GEORGE F. CRUM, C.L.U., has been appointed manager of the Toronto main division of the Crown Life Insurance Company with office in the home building, 59 Yonge Street. Following eight years as one of the most successful representatives of a large American company and including one year when he wrote practically \$1,000,000 of insurance, Mr. Crum moved to Toronto in 1929 and as his company was not operating in Canada he joined the Crown Life Insurance Company as joint manager with G. T. Somers of the Crum & Somers Agency. Throughout his fifteen years in the insurance business, Mr. Crum has always been closely associated with the activities of the Life Underwriters' Association.

INSURANCE INQUIRIES

Editor, Concerning Insurance:

Have an annuity with Mutual Life, pension plan, pay in by the year, to give me \$100 per month at age 65. Also a 20 pay life straight insurance policy which has been in force 15 years, and am now informed by the company, Monarch Life, that there is sufficient to convert it to a paid up, full life policy.

Have conceived idea of converting it as it would create an estate, entailing no further financial burden, and would over a certain time build up a cash value that could be utilized if needed.

What is your opinion? I am single, no dependents, age 30.

Also, would a man, retired, with a \$1,000 Dominion of Canada bond, maturing 1949, paying approximately 3 1/2 per cent interest, be wise to sell it at \$106 or whatever premium the market paid, and buy a \$1,000 Northwestern Utilities Limited, of Edmonton, Alta., first mortgage bond, paying 7 per cent to June 1, 1938, and 6 per cent the latter to maturity?

Would appreciate very much your comment on the above situation. What do you think of the probability of interest rate rising generally, and the market value of government bonds, dropping well below par?

C. A. J. Guelph, Ont.

If the accumulated dividends on your Monarch Life policy are sufficient to convert it into a paid up policy for the face amount, it would be to your advantage to do so, as you would have no further payments to make, and as your paid up policy would continue to participate in the surplus earnings of the company.

I would not advise selling a Dominion of Canada bond for the purpose of buying a first mortgage bond of the Northwestern Utilities Limited, of Edmonton, Alberta.

While there are indications of a stiffening in interest rates, any considerable increase is not to be expected in the near future, in my opinion, as there are powerful forces still in operation to keep rates down.

Editor, Concerning Insurance:

Our attention is called to answers to inquiries in your issues of Saturday Night under dates of December 12th and December 26th, in which companies doing plate glass business on a participating basis were referred to.

The Lumbermens Mutual Casualty Company has been doing business in the province of Ontario, as well as throughout Canada, since 1929, and the records of both the Ontario and the Dominion Departments will indicate that we transact plate glass business on a participating basis.

V. C. S., Toronto, Ont.

I am glad to pass on this information to those interested. There are two companies transacting plate glass insurance in Ontario on the participating plan, the Lumbermens Mutual Casualty and the Northwest Casualty. Information regarding the financial position of the latter company was furnished in our issue of December 26.

Lumbermens Mutual Casualty Company, with head office at Chicago and Canadian head office at Toronto, was incorporated in 1912, and has been doing business in Canada under Dominion license since July 23, 1929. It is regularly authorized to transact accident, automobile (excluding auto fire and theft), and

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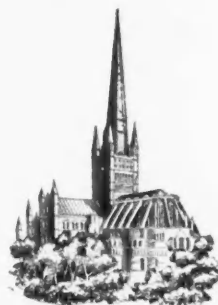
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FIRE INSURANCE

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plate glass insurance in this country, and has a deposit with the Government at Ottawa of \$318,000 for the protection of Canadian policyholders.

At the beginning of 1936 its total assets in Canada were \$421,932.35, while its total liabilities here amounted to \$167,413.04, showing a surplus in this country of \$253,619.31.

The head office financial statement showed total admitted assets of \$22,611,229.35; total liabilities, \$19,528,866.36; surplus over all liabilities, \$2,082,362.99. It is in a strong financial position and safe to do business with.

Editor, Concerning Insurance:

Will you please outline the different kinds of insurance to provide funds for higher education, and state the merits and drawbacks of each type.

Base this on a boy now aged three, to enter university at 18, say, for a four year course or longer. I will be 44 in October.

N. C. H., Montreal, Que.

It would appear to me that a 15-year endowment policy on your own life would be the most suitable form of contract to carry out your purpose. After deciding upon the capital sum which would be required to cover the four year period or other period you

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GEORGE H. COODERHAM, President. A. W. EASTMURE, Managing Director.

1887 — SERVING CANADA FOR HALF A CENTURY — 1937

Personal Accident Insurance

There is a Dominion of Canada Personal Accident Policy designed to fit your need and purse.

Consult any agent of

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— General —

HEAD OFFICE — TORONTO

MONTREAL, OTTAWA, HAMILTON, LONDON,
WINNIPEG, CALGARY and VANCOUVER

CENTRAL MANUFACTURERS Mutual Insurance Company

1201 Concourse Building—TORONTO—Elgin 7207

MUTUAL FIRE AND AUTOMOBILE INSURANCE

Net Cash Surplus, \$2,254,877.28 Policies Non-Assessable
Annual Cash Dividends Since 1876; Present Rate 25%

Strength and Security

The following statement records another year of financial progress:

Balance Sheet, December 31, 1936

ASSETS	
Real Estate and Agreements of Sale	\$ 790,444.96
Mortgages on Real Estate	3,550,138.40
Loans on Policies	1,213,974.45
Automatic Premium Loans	505,442.57
Bonds and Debentures at market values	3,036,072.65
Stocks at market values	547,213.00
Amounts on Deposit with Trust Companies	47,650.35
Cash at Home and Branch Offices	1,938.62
Cash in Banks	38,272.68
Collateral Loans	2,500.00
Interest and Rents Due and Accrued	201,746.71
Due from other Companies	708.00
Net Premiums Due and Accrued	182,618.20
TOTAL ASSETS	\$ 10,118,720.59

LIABILITIES	
Net Policy Reserve	\$ 8,368,784.14
Outstanding Claims Awaiting Proof	69,129.75
Reserve for Unreported Claims	10,000.00
Amounts left on Deposit	645,734.09
Premiums and Interest Paid in Advance	6,080.31
Coupons on Outstanding Premiums	16,029.61
Dividends Apportioned to Deferred Dividend Policies	104,434.56
Taxes Due and Accrued	26,610.00
Other Liabilities	82,240.17
Reserve for Mortgage and Real Estate Investments	225,879.84
Special Investment Reserve	60,000.00
Capital Stock	250,000.00
Unallotted Surplus	253,799.12
TOTAL LIABILITIES	\$ 10,118,720.59

All surplus and reserve funds show substantial increases. New investments during the year were carefully selected and are well diversified. A record increase in total assets was recorded.

The Company has well maintained its unbroken record of surplus improvement each year since 1929.

Total surplus for policyholders now stands at \$608,232.68.

A copy of the complete Annual Report available on request

52

Northern Life Assurance Company of Canada

R. G. IVEY, K.C., President. G. W. GEDDES, General Manager
Established 1897 Home Office: London, Canada



R. G. IVEY, President of the Northern Life Assurance Company of Canada presided over the annual meeting of the company held at London, Ont., on February 8. The annual report for 1936 was presented and the remarks made by General Manager G. W. Geddes established 1936 as another year of noticeable progress for the Northern Life. Increases in the assets of the company, the free surplus, the business in force and the new business written are shown in the report.

have in mind, you could then take out a 15-year endowment policy for that amount, naming your son as beneficiary, and with a settlement option attached, defining the manner in which the proceeds of the policy are to be paid to him, whether in monthly, quarterly, half-yearly or yearly instalments. In that way, you can make sure that whether you live out the fifteen years or not, the money will be available at the proper time to provide for his higher education.

Banking Business

(Continued from Page 17)

in 1929 to \$1,044 millions in 1935. This buying of government securities by the banks gave us the condition of cheap money, with high prices for government bonds, in Canada. Money would have been still cheaper, had it not been for the amazing capacity of the governments to run up deficits and issue new bonds or treasury notes to absorb this surplus money. Any good that may have come from this excess spending of public money must be credited to the depositors who provided it. But it is a very unbalanced and unsatisfactory position from the banking viewpoint.

Theoretically, government bonds are liquid, and therefore satisfactory holdings against deposits payable on demand or on short notice. But when the banks hold over one billion of our public securities, or more than one-sixth of the total public debt, and when other people do not want to take over those holdings, there obviously is no real market for them. That is the outstanding weakness of banking in Canada today. There must be a transfer of money and buying power from governmental to commercial channels. The governments and municipalities must pay back loans to the banks, and that will require not only balanced budgets but surpluses, and a certain amount of public loans for refunding purposes as well. Possibly if rates on commercial and collateral loans had been brought down more sharply in Canada, more money would have stayed in the live channels of commerce, and less would have gone into the stagnant pool of public finance.

But they had low enough rates in New York and London, and still they had a depression. The experience seems to be that cheap money will not stop the decline, but that it will help the recovery. In Canada, a country of secondary financial importance, we need something a little more stable than they have in the world centres. The present banking system provides it, though more in the way of variations and control is promised for the future, through the Bank of Canada.

Meanwhile, the situation has been far from satisfactory to the shareholders. Government bond holdings could not come near to commercial loans in their interest earnings, while the volume of exchange, collection and other business shrank to a corresponding degree. As a result, the depositors also had to take several cuts, finally arriving at 1 1/2 per cent per annum in place of three per cent. It is worth while to note that, on savings deposits, totalling about \$1,500 millions, this makes a difference of about \$22 millions a year in the interest paid to depositors. And on the "demand" deposits of some \$500 millions, interest payments and other privileges have been substantially reduced.

DURING 1936, bank deposits increased further by over \$100 millions. Bond holdings had a similar increase. Other loans, as shown in the November returns, which are the latest available at the time this is written, are still less than a year previous, but there is evidence of a recovery since July last, as the following figures for the principal kinds of loans indicate:

	Nov. 1935	July 1936	Nov. 1936
Class of Loans			
Current loans in Canada	837	650	693
Current loans outside Canada	129	146	156
Call loans in Canada	96	91	116
Call loans outside Canada	60	58	75
Totals	1,152	945	1,040

Against the seasonal rise that usually takes place from July to November, must be weighed the liquidation of old grain stocks. For several years a surplus of wheat has been carried in this country, with bank loans against a large part of it. 1936 crops were short, and world markets were better. About the end of November, 1936, there were 265,000,000 bushels of wheat in Canada elevators. By July, 1936, this was cut to 120,000,000 bushels. By the end of November it was almost exactly the same figure, shipments having equalled what had come in from the new crop. Needless to say, this big reduction has repaid many millions of

ONE BILLION DOLLARS

PAID OUT IN BENEFITS BY

SUN LIFE OF CANADA

SINCE FIRST POLICY WAS ISSUED IN 1871

SECURITY SERVICE
WORLD WIDE

To Policyholders and The Public

Another milestone of achievement in public service has been passed by the Company during 1936. Of the many significant features of the Annual Report, perhaps the most striking is that during sixty-six years of operation the Sun Life of Canada has paid in benefits to its policyholders and beneficiaries more than One Billion Dollars. These benefits, made possible by the thrift and foresight of men and women brought together for mutual protection, have made a notable contribution to the sum of human happiness and national well-being.

Life assurance is a great co-operative enterprise by which millions of policyholders are enabled to provide financial security for their dependants and themselves. Its contributions to the public welfare are continuous and ever-expanding. The savings of policyholders in the form of premiums, invested in Government securities and in basic industries, are an important factor in national progress and stability, while the benefits distributed maintain homes and lessen the demands for public and private relief.

Robert Wood
PRESIDENT AND MANAGING DIRECTOR

Features of 1936

ASSURANCES IN FORCE—The increase in assurances in force reflects the improvement in general business conditions.

INTEREST RATE—The average interest rate earned on the Company's investments again increased.

ASSETS—The assets of the Company were increased by seventy million dollars during the year 1936 and now stand at seven hundred and seventy-seven million dollars, the highest in the Company's history.

Dividends to Policyholders

Participating policyholders will share in the Company's progress by increased dividend payments during 1937.

SUMMARY OF ANNUAL REPORT

ASSURANCES IN FORCE, December 31, 1936	\$2,775,949,087
NEW ASSURANCES PAID FOR	219,966,637
INCOME	164,083,596
DISBURSEMENTS	103,384,868
EXCESS OF INCOME OVER DISBURSEMENTS	60,698,728
PAYMENTS TO POLICYHOLDERS AND BENEFICIARIES:	
During the year 1936	77,489,305
Since organization	1,046,104,001
ASSETS	777,803,539
LIABILITIES	740,446,963
PAID-UP CAPITAL (\$2,000,000) and balance at credit of shareholders' account	\$3,450,303
RESERVE for depreciation in mortgages and real estate	5,788,065
CONTINGENCY RESERVE	10,000,000
SURPLUS	18,118,208
	\$37,356,576

Securities are carried in the balance sheet at book values which in the aggregate are lower than market values.

SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE . . . MONTREAL

loans to the banks, and the effect has been to conceal growth which has been taking place in loans in other directions. As a matter of fact the initial expansion of bank credit is usually hidden by the liquidation of old and formerly frozen credits of various kinds; that is one reason why bank figures are slow to reflect recovery.

Another factor has been the strong position of many corporations in respect to current assets or working capital. Some of them, like the banks, carried millions in government bonds, ready to go back into production and inventory just as soon as business conditions warranted. Consequently they have been able to finance the early stages of expansion out of their own liquid resources. Similarly, individuals have been able to stabilize in the stock market with cash on hand. Later, as opportunities and requirements go beyond cash resources, there will be a demand for bank credit on a much wider scale. The rise in commodity and security prices to a higher level will accentuate that demand. Expansion is already noted in the more sensitive banking centres of Great Britain and the United States. Having possibly been confused by the grain situation and other factors in Canada, we may be surprised by a particularly rapid growth in bank loans in this country during the next year or two. To mention one item alone, the financing of a normal or better wheat crop in 1937, at a price of over one dollar per bushel, would itself mean a substantial impetus to bank credits.

The status of bank credit in Canada should not be different in the future from what it has been in the past. Whatever the Bank of Canada may do in the way of dealing with the

Dominion and provincial governments may easily be a welcome relief to the chartered banks, at least when commercial business is available. And the Bank of Canada is not open to do business with the public, let us hope we may be preserved from such a development in the future.

IN ONE important respect, however, the operation of the Bank of Canada will impair earnings of the other banks. The latter are to gradually withdraw their notes from circulation, over a ten-year period, and this withdrawal is now being gradually effected. It means that the chartered banks will have to use and issue more and more of the Bank of Canada notes which ultimately are to constitute our sole paper money circulation. On these notes, obtained from the Bank of Canada, the chartered banks have to pay interest in one way or another. The amount of interest involved will soon reach several million dollars a year.

Against this inroad on earnings, bank shareholders are being relieved of the double liability on their stock. While often ignored by investors, the burden of this liability was driven home by bank failures in the past. Market values of bank stocks should be improved by reason of its removal, even if earnings suffer. But there is some ground for a belief that the banks have already provided an offset to this new item of expense. In recent years they have pursued a canny and persistent program of economy. Hundreds of duplicating branches have been closed, at very few points has there been closure of the only bank, so that the public has not suffered. The banks have also made some headway in in-

ternal efficiencies, and in stabilization of forms and practices. In other respects, they have passed the burden along to the public. As already mentioned, the reduction in the savings deposit rate means many millions of dollars a year. Primarily this was necessary because of lower interest earnings, and was a part of a world trend.

But just as that action was delayed, and the banks were squeezed so also may an increase be delayed on the recovery. Our banking structure, as revised in recent years, has brought extra tax and other governmental burdens, which so far as not met by increased efficiency will likely be met by the public. We may see interest charges to borrowers as high as ever before, but we may not again see three per cent on savings deposits. Under these conditions, it is quite feasible for bank profits to regain their former level, or even better, bringing with them dividend increases, bonuses and stock subscription rights. That is just as fair in banking as in other fields.

And if we wish to consider government bond rates, as influenced by banking conditions, we have only to recall the scores of millions held in government bonds by industrial concerns, and the billion held by the banks; to see that as business increases and demand for commercial credit grows, liquidation of some of these bonds will be necessary. The industrial concerns have done some of this already. The banks will likely have to start soon. Some pressure on government bond prices has been evident for some months. Just as depression gave us cheap money, so will activity bring its rise in money rates, and its depreciation in bond prices.

WEEKLY MARKET DIGEST

A resume of important news on Industrial and Mining Stocks, will be sent on request.

MARA & MCCARTHY

Members { Toronto Stock Exchange
Montreal Curb Market
The Canadian Commodity Exchange Inc.

320 Bay Street, Toronto

ALBANY RIVER
UPPER CANADA MINES

AMOS, BARBER & COMPANY

Members The Toronto Stock Exchange

38 KING ST. WEST, TORONTO

EL. 3106

28 years' intimate and active experience in Canadian Mining

MINES

BY J. A. MCRAE

SISCOR had a total income of \$2,483,500 in 1936, up \$270,000 above 1935. Profits for 1936 were \$1,119,000, down from \$1,228,000 in 1935. The slight decrease in profits was due to big extension of plant and underground works.

Packstack Mines is making good progress. The company has \$85,000 on hand, and still has nearly half of its authorized capital in its treasury. A substantial amount of ore of payable grade is gradually being placed in sight.

Kirkland Hudson Bay is placing less hope on the possible dip of ore from an adjoining property at more than one mile in depth, and is turning interest toward the prospect or possibility of parallel veins to the south. Cross-cutting from the 445 ft. level of Lake Shore has entered the property and this crosscut may be carried 1500 to 2000 ft. south to explore the Kirkland Hudson Bay ground.

Winter development campaign is being pushed at Lake of the Woods property of Rebar Gold Syndicate. Development has been carried on since last June and good results obtained from trenching and pitting.



GEORGE D. FURSE, B.Sc., A.M., mining engineer, who has become connected with the statistical department of F. O'Hearn & Co.

Surface channel samples averaging \$20 are reported by L. W. Reed, mine manager. At the present time mining equipment is being installed. Company will start diamond-drilling immediately.

Kerr-Addison which has attracted wide interest during recent weeks has a large tonnage of ore indicated which may carry around \$8 per ton, or a little higher than the neighboring Omega. Work has not yet advanced to a stage where definite estimates may be made.

Roche Long Lac, in addition to taking in a small mining plant to open up its Connaught property, has also arranged for a campaign of diamond drilling.

Macassa will pay a dividend of 5 cents per share March 1.

Nornimet is to change capital structure and have an authorized capital of 4,000,000 shares, and no preference issues. Mining Corporation plans to underwrite a treasury issue at 75 cents per share.

Leitch Gold is milling 60 tons per day, and is expected to reach 80 tons daily later in the year.

Little Long Lac Gold has increased ore reserves to possibly 375,000 tons, and will proceed this spring with an increase of 20 per cent. in mill capacity.

Lake Shore, while not officially estimating ore reserves, is generally conceded to have probably 15 years ahead at current rate of operation. This would suggest approximately 75,000,000 ounces of gold, or \$245,000,000.

Bankfield will finish its mill of 100 tons daily within sixty days. There is an ore reserve of 68,000 tons averaging over \$20 to the ton.

Argosy is responding to mining methods, and the mill is to be increased from 60 tons at present to upwards of 100 tons daily. The ore is running \$21 to the ton.

Astoria has disclosed high grade ore in the first few rounds of sinking.

San Antonio probably had an output of \$1,000,000 during 1936, and operating costs of around \$500,000. This is before estimates for taxes and depreciation.

Officials of Britannia Gold Mines, Ltd., state that the complete mining plant recently purchased is expected to reach the property this week and will be capable of sinking to a depth of 500 feet. Already 37 diamond drill holes have been completed on this property located in Bryce Township, 25 miles south of Kirkland Lake. A carload of ore is leaving this week for Noranda to be bulk sampled in order.

(Continued on Next Page)

We invite your Enquiry regarding Mining or Industrial Securities

Bowcock, Hackett & Morgan

Members The Toronto Stock Exchange
Telephone: Adelaide 0525

320 Bay Street - Toronto

STEWART-ABATE

GOLD MINES, LIMITED

(No personal liability)

No. 10 hole cut. Mineralization 10 ft. wide at depth of 37 ft. also 3 ft. of mineralized quartz at depth of 50 feet. Detailed information on request. A limited amount of stock available at

25 PER SHARE

BUY THROUGH YOUR OWN BROKER OR DIRECT
HEAD OFFICE: 21 KING ST. E., TORONTO. Adelaide 3454

Looking Forward

Just as the voyageur of old halted to scan with eager eyes the far horizons before him, so the investor pauses to look into the future, to review his investments, and to consider them in their relation to the horizons of 1937.

Now is an appropriate time to give consideration to your investment position. That the next twelve months will bring changes and new developments in various situations is inevitable, for world, industrial and business conditions are never static. An investment account can be fortified against many of the forces of changing conditions, and full advantage can be taken of new developments, if the portfolio is constantly subjected to thoughtful consideration and attention.

Our nation-wide organization is continually procuring and studying information on Canadian developments; our services are at the disposal of investors for discussion and analysis of their securities.

NESBITT, THOMSON & COMPANY
LIMITED

355 St. James Street West, Montreal, P.Q.

Branches in all the principal cities of Canada

THE PREMIER TRUST COMPANY

Head Office — Toronto, Canada

COMPARATIVE FIGURES

	December 31, 1936	December 31, 1935	Percentage Increase
Capital Assets:	\$ 267,819.99	\$ 754,357.84	182
Guaranteed Trust Assets:	221,749.50	1,773,584.93	700
Estate Assets:	1,912,166.85	11,535,896.18	503
Total Assets Under Administration:	2,401,736.34	14,063,838.95	486

COPY OF ANNUAL REPORT MAILED ON REQUEST

NEW ISSUE

This issue having been fully subscribed, this advertisement appears as a matter of record only.

\$750,000.00

Dominion-Scottish Investments, Limited

(Incorporated under the Laws of the Dominion of Canada)

First Collateral Trust, Series "A", 15-Year 4% Bonds

Dated January 1st, 1937

Due January 1st, 1952

A prospectus, a copy of which has been filed under the provisions of The Companies Act, 1934, and amendments, will be furnished promptly on request.

PRICE: \$98 and accrued interest
Yielding 4.18%

Cochran, Murray & Co., Limited

DOMINION BANK BUILDING

TORONTO, ONTARIO

BRENGOLD

Important developments on ARGOSY to the northeast, BRETT-BRETHERWY'S interest on the east, and NIEMONT CORP. on the west, reflect impressive possibilities toward BRENGOLD'S centrally adjoining property of 55 claims.

At BRENGOLD'S Sturgeon River property, diamond drilling is going forward to extend two high-grade veins already opened up on two levels.

Write for Detailed Information.

H. N. HANSEN & CO. LIMITED

67 YONGE STREET ELgin 7456-7-8 TORONTO, ONTARIO

MOOSHLA

With high assays just reported from the third level, this company's prospects, considering the high grade already developed on the first and second levels, appear to be outstanding.

We invite your inquiry and shall be glad to supply full information upon request.

DRAPER DOBIE & CO.

MEMBERS THE TORONTO STOCK EXCHANGE

Adelaide 9171

330 BAY STREET TORONTO

BUSINESS AND MARKET FORECAST

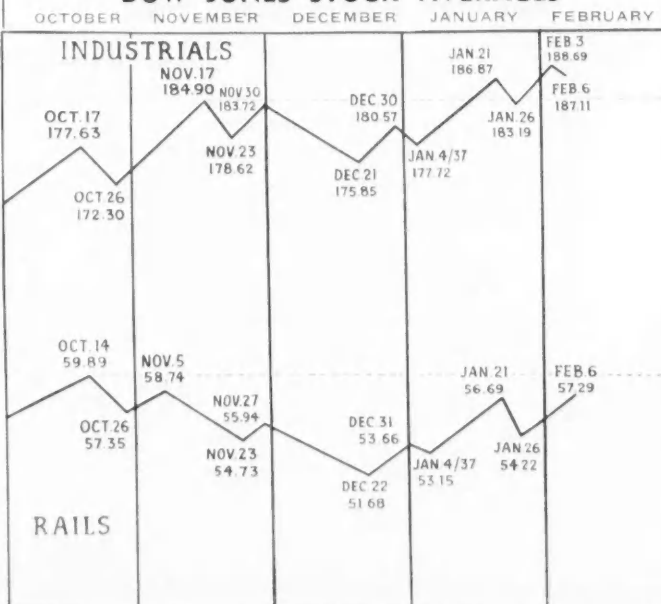
(Continued from Page 17)

may be expected. Investors and speculators should, however, only re-enter the market to the extent of one-half of their cash reserves and do it on a purely trading basis. From that point forward, we should be doubly alert for any sign of market weakness and be prepared to sell out immediately it appears. Just what proportion of our commitments should be abandoned would be governed entirely by market action. If from this point market volume increases, and the Bulls are unable to clear their October barrier of 59.89, we might then be at the point of a retreat to considerably lower levels over the following weeks or months.

MARKET POSITION. The average investor would be wise to hold about 50% high grade industrial bonds or debentures, 25% in common stocks where earnings are indubitably headed higher over the long term, and about 25% cash. Speculators should be on the side-lines with 100% cash. I might add that smart, competent investors who confine their commitments to equities only should hold at this time about 75% cash, and 25% in common stocks.

"DON'T TAKE MY WORD FOR IT". This column has been carried on from week to week to provide the busy reader with a few paragraphs of market "probabilities". Being based on the action of the market, it is in the nature of a barometer. Sometimes the barometer points to "fair" and we get "rain". Sometimes it points to "stormy weather" and the storm passes. In the main, however, its forecasts pretty well come true. But don't take my word for it. Every investor or speculator who trusts his dollars to the market should learn to do this job for himself. I have many times mentioned the source material required and where it may be obtained. It takes time and it takes patience, to acquire this knowledge. It takes skill to apply it. It is an art as well as a science. But, as it took you a long time to acquire the hard-earned or carefully saved dollars which you may toss into the pot of speculation, why not use some of the same intelligence that enabled you to earn them and apply it to the problem of multiplying them in investments or speculations?

DOW JONES STOCK AVERAGES





W. G. WATSON, General Manager of The Toronto General Trusts, who reported an increase in Trusts and Estates under administration of \$6,500,000 and improved earnings, at the 55th Annual Meeting held on February 3rd. The total assets under administration by the Corporation now amount to \$240,755,000.

totalling \$49,000,000 were issued and revived during 1936, bringing the total insurance in force (excluding annuities) to \$537,895,000, 97 per cent. of which is in force in Canada. The sales exceeded the 1935 figure by three-quarters of a million dollars. The number of policyholders was increased to 155,000, and the number of policies to 228,000.

The total amount paid during the year to the policyholders, who are the owners of the company and receive all the surplus earnings, was \$15,983,000, which includes \$3,500,000 in dividends. Total payments in dividends since the company was established in 1869 amount to \$66,000,000, and payments to policyholders for all purposes exceed \$215,000,000.

The company's assets increased during the year by \$8,475,000 and now total \$161,000,000. The total of special reserves and surplus funds was increased by \$1,200,860 to a total of \$13,753,903.

ROYAL TRUST

THE mortgage situation is still unsatisfactory throughout Canada as the various moratoria have not yet been lifted," R. P. Jellett, General Manager of the Royal Trust Company, told shareholders at the thirty-seventh annual general meeting in Montreal on February 9. "In



W. KASPAR FRASER, K.C., who has recently been elected to the board of directors of the Toronto General Trusts Corporation.

some provinces the laws affecting the rights of lenders on the security of mortgages have been amended during the year in a manner distinctly disadvantageous to the lenders. This is a short-sighted policy because it

REBAIR GOLD SYNDICATE

\$15
Per Unit

500 only of the remaining 3,026 treasury units are available at this price; each unit to be exchangeable for 100 shares in a company to be formed.

WITHIN the last six months Rebar Gold Syndicate has made rapid strides in the development of an ore zone which has been opened up for a length of 1,000 feet, with widths of 6 to 20 feet, according to Mine Manager Reed. This rapidly developing property in the Lake of the Woods mining district comprises a total of 600 acres. Detailed information, covering progress and assay reports and reviewing the present stage of development, is available upon request.

REBAIR GOLD SYNDICATE
9 Adelaide St. E. Toronto

MINES

(Continued from Page 22)

to provide a practical and representative estimate of average property values.

McIntyre-Porcupine had a profit of \$2,631,576 during the nine months ended Dec. 31, amounting to \$3.30 per share. This was after all costs, as well as after allowance for taxes and depreciation.

Premier Mines of British Columbia is interested in certain operations on property in Arabia which is sometimes referred to as "King Solomon's Mines."

World gold output in 1890 was \$119,000,000. In 1930 the value of output had risen to \$431,000,000. However, in 1936 it soared to \$1,200,000,000.

This vast accumulation of gold has confounded the estimates of the experts of Geneva. Unless history has misled us, it is my opinion that such a flow of new gold into world use is destined to bring about an upswing in commodity prices and the cost of living of greater proportions than ever before in world history.

A few years ago, certain economists were suggesting a substitute for gold because of the indicated dearth of this metal. Such a view was never shared in this column and the view then expressed was that the insensibility of man, and the demand for the metal would bring about conditions which would establish the precise condition now prevailing, the necessity for sterilization of a large part of the over-supply.

MUTUAL LIFE

FOR the sixty-seventh year in succession the Mutual Life Assurance Company of Canada closed its books with more insurance in force than at the beginning of the year, the company's 1936 report shows. Over 19,000 policies for insurance

UNLISTED QUOTATIONS

(Furnished by A. J. Patterson, Jr. & Co., Limited, Toronto, February 8)

INDUSTRIAL STOCKS

Bid	Asked
Avonia Sugar Co. Ltd.	3.40 3.50
Agincourt Farmers Dairy	15.00
Avonia National Corp.	19.00 19.50
B.C. Pulp & Paper	40.00
Burns & Co. Ltd.	18.00 20.00
Burns & Co. Ltd. (Pfd.)	8.50 9.25
Canada & Dominion Sugar	68.50 69.00
Canada Starch Co. Ltd.	100.00
Can. Tube & Steel Ltd.	80.00
Can. Wire & Cable	115.00 117.00
Can. Airways	9.25 11.00
Can. Industries Ltd.	214.00 214.00
Can. Industries Ltd. (Pfd.)	164.50 165.00
Can. Westinghouse	72.00 73.00
Canada Neon Gen. Adv. Pfd.	10.00 12.00
Dom. Foundries & Steel	8.00 9.00
Dom. Pfd.	98.00 101.00
Embley Tire & Pfd.	23.00 25.00
Eastern Dairies Ltd.	23.00 25.00
Federal Grain Elevator & Pfd.	54.00 55.00
Transit	8.00 9.00
Great Lakes Paper Pfd.	34.50 35.50
Guaranty Corp. Ltd. Pfd.	105.25 106.50
Hayes Steel Pfd.	8.25 9.25
McCormick's Ltd. Corp.	2.00
Provincial Paper Pfd.	109.25 107.25
Reliance Grain Elevator	100.00 101.00
Standard Pulp & Pfd.	106.00 108.00
United Steel & Pfd.	15.00

TRUST & LOAN STOCKS

Chartered Trust	91.00
Commercial Finance Corp.	2.50 3.00
Imperial Inv. Pfd.	50.00 52.00
London & Western Trust	34.00 36.00
Sterling Trust	37.00
Traders Pfd.	11.00 12.00
Trusts & Guarantee	90.00 92.00

INVESTMENT TRUST

Shares	
Can. Gen. Invest. Ltd.	40.75 41.10
Can. Inv. Corp.	10.00 10.50
Comp. Inv. Standard Sec.	19.00 20.00
Investment Foundation	69.25 67.00
London Can. Invest. Corp.	27.50 28.50
United Corp. Ltd. (Pfd.)	27.50 28.50

POWER ISSUES

Calgary Power Co. Ltd.	88.50
Can. West. Nat. Gas Ltd.	91.00 92.50
Great Lakes Power Pfd.	59.00 101.00
Montreal Island Power Pfd.	12.00
Nova Scotia L&P Co.	100.00

CANADIAN PACIFIC RAILWAY COMPANY DIVIDEND NOTICE

Upon consideration of the results of the Company's operations in 1936, and having in view its obligations as guarantor of the interest on certain securities of the Minneapolis, St. Paul & Sault Ste. Marie Railway Company, the Directors have declared a dividend from the earnings of 1936 of one percent on the Preference Stock, payable April 1, 1937, to Shareholders of record March 1, 1937.

The year's earnings, and therefore the rate of dividend on the Preference Stock, have been affected by the very unfavourable drought conditions in the territory served by your Company and also by the New Line, which resulted in substantial curtailment of the earnings for the last quarter of the year.

By order of the Board,
P. BRAMLEY,
Secretary
Montreal, February 8, 1937.

Initial Offering

150,000 shares BRITCANA GOLD MINES

LIMITED

(No Personal Liability)
INCORPORATED UNDER THE LAWS OF THE PROVINCE OF ONTARIO

CAPITALIZATION

Shares of \$1.00 Par Value

Authorized	150,000	\$150,000
Issued for Properties (Pooled)	1,500,000	1,500,000
Optioned or Underwritten	1,000,000	1,000,000
Now Offered for Sale	150,000	150,000
Remaining in Treasury (as of January 12, 1937)	499,995	499,995

OFFICERS AND DIRECTORS

President
R. D. VAN HOUTEN
New York, N.Y.

Director
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Toronto

Consulting Engineer
J. C. HOUSTON, M.E.

Secretary-Treasurer
A. C. PENNINGTON
Toronto

Head Office
80 King St. W., Toronto

Transfer Agents and Registrar
GUARANTY TRUST COMPANY OF CANADA
70 Richmond St. W., Toronto

Vice-President
M. C. COWAN
Toronto

Director
J. L. MAULDI
Toronto

Solicitors
ARNOLD, PARRY & CAMPBELL
80 King St. W., Toronto

A PROPERTY WITH ITS EARLY STAGES OF DEVELOPMENT AND DIAMOND DRILLING WELL ADVANCED.

WELL PROSPECTED
AND EXAMINED
DRILLING CONTRACT OF
5,000 FT. COMPLETED
DRILLING EXPLORATION
CONTINUING

This property has been prospected, surveyed, and developed to a stage where 6 veins have been opened up for a total length of over 1,000 ft.

A total of 37 diamond drill holes has been put down, 27 of which were on veins No. 1 and No. 2, proving depths from 50 to 500 ft. with assays of good commercial value.

The Company is continuing its drilling campaign, and on the recommendation of the Company's engineer, shaft sinking is being proceeded with immediately.

PROPERTY AND LOCATION: The property is comprised of 11 unpatented mining claims numbered T24001-2-5-6-7-8 and T24251-2-3-4 in the Township of Bryce, Temiskaming Mining Division, Northern Ontario, totalling approximately 440 acres, some 20 miles from Swastika on the T. & N. O. Railway and 24 miles directly south of the town of Kirkland Lake, famous for its surrounding mines of world importance.

POWER AND ACCESSIBILITY: Hydro-Electric power is available from the Northern Ontario Power Co., 5 1/2 miles to the South. Immediate power needs will be supplied by gasoline units and electric power will be arranged for as the indicated development is proceeded with.

Charlton Station on the T. & N. O. Railway is 8 miles distant and Englehart lies 20 miles by road to the northeast.

GEOLOGY: Mr. R. R. Brown, M.E., reporting on the property states: "There is a large area of dome of acid rocks comprising porphyries, porphyritic andesites, diorites, lamprophyres, and altered agglomerates. On the margin of the acid area I find a belt of basic rocks, namely, pillow lavas and old basalts that are highly favorable for gold deposition, and in which have been found correct structure with commercial gold values. These basic rocks are intruded by acid intrusions which no doubt are closely associated with the large mass and are probably responsible for the gold deposition found." Mr. J. C. Houston, consulting engineer for the company, in his report of November 21, 1936, states: "The veins are found to carry iron and copper pyrites, pyrrhotite with stringers of quartz carrying free gold."

DEVELOPMENT: In May, 1936, surface and exploratory work was commenced on the property and from the encouraging results obtained it was decided to diamond drill to ascertain whether surface values continued to depth. In June of the same year drilling contracts were entered into and this work has been proceeded with. Up to the present time 27 holes have been drilled at various depths, particulars of which are set out in detail in the Table of Assays as shown above. Of the five veins which have been located on the property up to the present, veins 1 and 2 only have been diamond drilled. On vein No. 3 three test pits have been put down and work is being proceeded with for the purpose of following up the suggestion of Mr. J. C. Houston, the Company's engineer, as contained in his report of January 6, 1937, that these three veins might converge and

intersect in an area of swamp south of No. 1 Vein. Vein No. 1 has been opened up for a length of 300 ft. Vein No. 2 over 200 ft. and Vein No. 3 over 400 ft. The

TABLE OF ASSAYS

The information hereunder given has been received from Mr. M. C. Cowan, General Manager of Britcana Gold Mines Ltd., (No Personal Liability) and in accordance with assay reports received from Swastika Laboratories and Toronto Testing Laboratories, copies of which are on file at the Company's Head Office.

Hole No.	Width	Grade	Depth
1	20 in.	8.20	100 ft.
2	Put down for Geological Purposes.		
3	42 in.	175.95	60 ft.
4	60 in.	40.90	70 ft.
5	Put down for Geology on footwall side of vein.		
6	60 in.	40.80	50 ft.
7	60 in.	40.55	70 ft.
8	24 in.	44.15	150 ft.
9	36 in.	1.20	130 ft.

10	Drilled on No. 1 Vein.		
11	48 in.	1.40	100 ft.
12	42 in.	11.90	100 ft.
13	All drilled North of Lamprophyre Dyke for structure.		
14	No Values (in break between lenses).		
15	36 in.	2.80	150 ft.
16	36 in.	4.90	240 ft.
17	Lost Core in Caving.		
18	Now down 550 ft. To be continued to Zone.		

DIAMOND DRILL RESULTS ON NO. 2 VEIN

19	Vein heavily oxidized to depth, making it impossible to save core and sludge in several holes.		
20	Drilled to 181 ft. Lost core and sludge between 155 ft. 6 in.—160 ft. 6 in. on account of oxidation.		
21	Unable to core or obtain sludge due to oxidation.		
22	26 in.	2.10	150 ft.
23	Lost Core and Sludge between 165 ft.—169 ft.		
24	26 in.	15.40	400 ft.
25	30 in.	1.05	290 ft.
26	30 in.	8.60	290 ft.
27	Lost Core and Sludge between 292 ft.—296 ft.		
28	36 in.	1.40	6 in.
29	24 in.	2.10	275 ft.
30			280 ft.

Company's engineer has recommended a programme of shaft sinking immediately to develop No. 1 Vein.

Permanent camp buildings have been erected to accommodate at least 50 men.

TITLE: Title to the above mentioned mining claims has been recorded in the name of the Company, clear of encumbrance and the Company has no contingent or other liability with the exception of the final payment, not due until June 30, 1937, amounting to \$15,000 to Flanagan Prospectors Trust Syndicate from which the property was purchased.

EXTRACTS FROM ENGINEER'S REPORT: The following are extracts from a report by J. C. Houston, M.E., January 6th, 1937.

"Drilling results on No. 1 vein appear to indicate a length of from 250 to 300 feet of an ore shoot showing good values and widths."

"Further work on this vein should consist of a shaft to a depth of 125 feet and the opening up of the vein to the limits of the ore shoot at that horizon. If satisfactory results are obtained, the shaft should be continued to 250 feet and that horizon developed also."

"No. 2 vein shows an ore shoot over 150 feet in length and still open at the northeast as indicated by the results obtained in hole No. 27. This hole shows a corrected value of \$10.60 over a 5 ft. width. Further drilling should be done on the continuation of the strike at 50 or 100 foot intervals, to see how far the ore shoot may extend. The widths of ore found in this vein are narrower than in No. 1, but the values are good and it would appear to be widening as it extends northeast."

"Some recent work on No. 3 vein in the way of stripping and test pitting has shown that it has possibilities worth further work. It has been traced for about 400 feet and this length can probably be increased a further 200 feet to where it enters the swamp south of No. 1 vein. It is rather peculiar that all three of these veins, Nos. 1, 2 and 3, showing the best values found should all appear to intersect under this small area of swamp. It may be only a coincidence, but the possibilities here are intriguing to say the least. A pit put down to a depth of about 8 feet on this vein, at a point about 800 feet south and a little east of where the drilling was done on No. 1 vein shows 2 feet of nice ore in the bottom assaying over \$80.00 per ton. The dip is about vertical. The vein consists of a network of sheared porphyry and well mineralized quartz stringers."

The right is reserved to fill all subscriptions in the order received and in all or part of order, at the discretion of the undersigned at the current offering price.

50c Per Share

Informational Bulletin may be obtained from:

Taylor S. Pennington & Company
Limited
TORONTO

80 King St. West

Elgin 3197

This issue having been underwritten the treasury of the Company has already received payment or commitment to pay from the underwriters, Taylor S. Pennington & Co. Ltd., 80 King St. W., Toronto, who are financially interested in the sale of the Company's shares and act as principals in offering any shares for sale, consequently, the proceeds are not payable to the Company whose securities are hereby offered to you.

The statements contained herein, while not guaranteed by us, are based upon information which we regard as reliable and believe to be correct.



Above all
...Security

For 119 years, safety has been the watchword and conservative management, the guiding principle of those directing the institution.

BANK OF MONTREAL

ESTABLISHED 1817

HEAD OFFICE MONTREAL

TOTAL ASSETS IN EXCESS OF \$800,000,000

A MILLION
DEPOSIT
ACCOUNTS
DENOTE
CONFIDENCE

BRITAIN'S EXAMPLE

(Continued from Page 17)
houses on terms which would enable working-class families to buy or rent them. . . . The scheme of assisted housing, subsidized in part by the central and in part by the local exchequers, soon supplied every town in the country with a new working-class suburb in which both the architecture and general layout of the houses contrasted favorably with the products of Victorian private enterprise. The scheme turned out to be extravagantly expensive, but, in the phrase of the day, it "delivered the goods."
"Houses fit for heroes to live in" were provided, but with unsatisfactory financial results. The slump of 1921-22 necessitated drastic cuts, and the Geddes report advised abandonment of housing schemes. As Mr. Somervell remarks, "Inhuman conditions and wretchedness" had not "sundered like the German fleet." They had proved more elusive enemies.
During the war a rent restriction measure was passed, the effect of which was to prevent advances. In 1929 this Act was renewed and forbade raising of rents beyond a fixed percentage of those of 1914. The inevitable result

of this restriction was to deaden the building industry and thus prolong the shortage of houses, since these could not be built to rent at the rates borne by the old and controlled houses. In 1923, therefore, progressive decontrol of rents was initiated under the guidance of Mr. Austen Chamberlain, and a new housing act was passed providing grants to local authorities on the basis of \$30 per annum per house for 20 years, and \$20 per annum for houses completed after Sept. 30, 1927. Slum clearance was aided to the extent of 50 per cent of annual charges. Mr. Chamberlain avoided "the prodigality of his predecessor and the parsimony of the Geddes axe. He gave the building schemes of private builders . . . a little assistance and not too much, giving it in a manner which both discouraged extravagance and limited the subsidy to the cheaper types of houses."
Progress in building houses immediately started and in 1924 some reduction in grants was made. But control of rents was passing and released private enterprise, which was soon to become the chief factor in progressive building. As subsidies diminished, so

PROPORTION OF MORTGAGE INVESTMENTS TO TOTAL ASSETS OF FIDUCIARY INSTITUTIONS

	1929	Total Assets	Mortgages to Assets
Mortgage Loan Corporations	\$176,748,967	\$ 223,727,873	79.01
Trust Companies, Capital A.C.	22,067,998	55,665,112	39.65
Trust Companies, Guaranteed A.C.	65,987,938	125,219,835	52.70
Canadian Life Companies	327,211,037	1,366,298,618	25.00
British Life Companies*	12,986,877	51,852,942	24.90
Foreign Life Companies*	23,436,508	407,539,112	5.70
	\$628,459,322	\$2,131,391,528	29.40
	1935		
Mortgage Loan Corporations	\$158,213,296	\$ 213,454,937	70.40
Trust Companies, Capital A.C.	14,223,932	55,176,888	25.80
Trust Companies, Guaranteed A.C.	71,653,218	130,708,382	54.80
Canadian Life Companies	315,841,592	1,869,922,382	16.90
British Life Companies*	10,898,364	69,434,128	15.80
Foreign Life Companies*	25,619,081	492,369,209	5.40
	\$597,649,483	\$2,831,065,917	20.00

* Assets in Canada only.

did aided development. In 1924, 86,210 houses were built, and of these 67,546 did not receive state aid. In the years 1924 to 1930 the impetus given by subsidy under the 1924 Act was evident in the returns. After the set date of Sept. 30, 1927, subsidies were not given on houses the construction of which was not started before that date,

except of course municipal schemes, which were largely applicable to slum areas. But more houses continued to be built without assistance. In 1936, 323,926 houses were built, of which 277,964 came within the latter class and 222 with state assistance; the balance of 45,740 being municipal projects.

THE attitude of the buildings societies towards state aid is expressed in their 1934-5 Year Book as follows:

"Since 1933, normal house-building has been carried on free from the trammels of state assistance. A fundamental part of the housing policy initiated by the Housing Act passed in that year was the abolition of the subsidy for all building purposes other than the replacement and rehousing operations of municipalities. . . . It had been urged for some years, on behalf of the building industry and of the building societies, that the large programs of small house building undertaken in increasing measure by the municipalities with the aid of subsidies had exerted a stultifying effect on private building."

"Abolition of the subsidy, it was predicted, would release private enterprise to work to its full potential capacity and, while providing houses at an accelerated pace, would relieve the public exchequer of a burden amounting already to over \$80,000,000 annually, which threatened, if unchecked, to amount to uncontrollable limits."
Rent regulation and encouragement of building, during and immediately following the war, justified itself. But it might be well to add here that rent regulation was carried out on an equitable basis and did not impair the rights of owners. It did prevent exploitation and for the period of the war and years immediately following stultified the building enterprise. Once freed from the trammels of state aid and rent regulation, private enterprise has, and is, meeting all requirements. It has gone to such lengths as to evoke warning from Sir Enoch Hill, president of the Halifax Building Society, the largest of its kind, who in May last said:

"It is clearly recognized that the recent house-building boom, which has been producing houses at the rate of about 200,000 a year, was in fact only a boom and that it could not continue indefinitely. After every peak period, in whatever branch of industry or commerce, there must inevitably come a time during which that industry has to readjust itself to more normal conditions, and to find its proper level of output and activity. With building societies that time has now practically arrived."

IN CANADA we have not had housing conditions comparable to those brought about in England during the war period, and the years immediately following. We have had, however, since that epochal period, a great variety of measures, any one of which was sufficient to stultify and deter progress in house construction. Canadian measures of relief to mortgagees, or house purchasers, or owners, were not of the equitable character of the rent regulation measures in Britain. Aside from these there are other fundamental obstacles to the house-building industry in Canada which are perhaps more apparent to outside observers than to those who have grown by endurance, used to them. Recently commenting upon mortgage-lending prospects in the United States, the Journal of Commerce (New York) says:

"The English real estate situation differs fundamentally from our own. In the first place, real estate values have consistently proved more stable than in the United States. Secondly, British mortgage law justifies more liberal lending policies. Taxes there have a lien junior to the claim of the mortgagee, which is the reverse of the American situation. Foreclosure costs in Great Britain are nominal compared with the heavy costs prevailing here. Moratorium laws and similar impairment of contracts through legislation are unknown."

"Real estate mortgage interest rates reflect not only the cost of money, but also the risks and the administration expenses involved in such loans. Both are considerable in this country and they cannot be lowered greatly unless our laws and the attitude of the American public toward real estate are first modified."

To Canada the foregoing is applicable. In the United States building and loan associations have had serious difficulties, due to their methods partially, but to a greater extent to the handicaps which the Journal of Commerce summarizes. "It takes English building societies all of five days and almost ten dollars to obtain clear possession of the property" was the exclamation of Mr. Bodfish, executive vice-president of the Building and Loan Association of the United States, when the record of the English societies was held up to him as an example. He also pointed to the equitable attitude of the law and public in Britain towards the mortgage lender, and to it attributed the building results there.

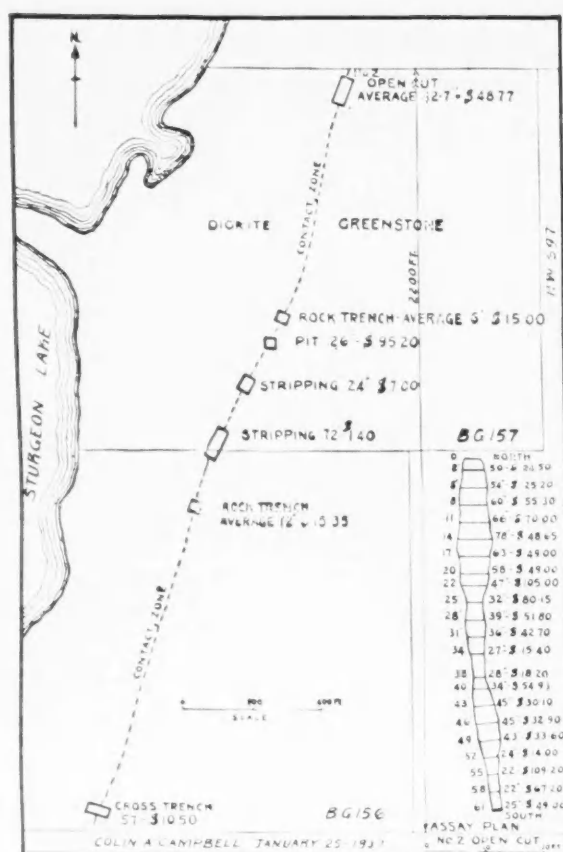
Clear light from experience abroad appears only to come from Britain in respect of the particular industry from which the provision of additional housing or better housing can be obtained. That industry cannot flourish under the handicaps which the public consents to have imposed upon it in Canada.

The following advertisement appeared in the Toronto daily papers, Thursday, February 4th, 1937. The subscription books were closed at 2 p.m. the same day, the issue having been oversubscribed.

DAWSON-WHITE GOLD MINES Limited

(NO PERSONAL LIABILITY)

"From the work carried out by my staff and myself, it is my opinion that this property is one of merit, and warrants development."—Colin A. Campbell, M.E.



CAPITAL STRUCTURE

Authorized 3,000,000 shares
of \$1.00 par value
Issued for property and held in
escrow 900,000 shares
Sold for cash (including this
offering) 450,000 shares
Treasury 1,650,000 shares

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As a speculation, we offer for public subscription

400,000 shares

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Subscription for these shares may be made through your own broker or direct to the undersigned.

Jay L. Francis & Co.

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347 BAY STREET

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TORONTO

The company having received payment, the proceeds of this sale will not go into the treasury of the company whose securities are offered herein.

PROPERTY

The Company owns clear and free from encumbrance three merged groups of claims, known as the Dawson, White, and LaRiviere, comprising about 700 acres, situated in Sturgeon Lake, Thunder Bay District, northwestern Ontario.

HISTORICAL

Thirty-five years ago the gold showings on these groups focussed attention on the area, evidences still remain of a surface outcrop on the LaRiviere fraction, which old correspondence reveals was extraordinarily rich. Operators of the Dawson property a few years later were so convinced of the mining possibilities of their group, that a small mill was laboriously hauled in and erected. Tailings from these early production efforts furnish an interesting commentary on the grade of ore found and mined. During the course of a recent examination samples from the old tailing dump ran \$8.75 in gold per ton.

For the past three years principals in the enterprise have been bending every effort to secure title to the three separate properties to the end that they might be welded into a single operating unit. These efforts have now proven successful.

EXPLORATION AND DEVELOPMENT

A limited amount of surface exploration has been done on the three groups. On the Dawson there is a shaft down 65 feet, also an "open cut" approximately 61 feet long and 18 feet deep. Numerous cross trenches and pits have established the persistence of a contact zone of granodiorite and greenstones traversing the property for upwards of three thousand feet. It is along this contact zone that ore has been disclosed and where the major ore finding chances lie.

ORE INDICATIONS

Gold in commercial quantities and across mineable widths on surface has been uncovered at a number of points for a distance of 2,200 feet along the contact zone. In the "open cut" to the north extraordinary consistency in values has been established by thorough sampling, by different engineers. Here for a length of 61 feet with both ends still open, an average grade of \$48.77 across an average width of 42.7 inches is given by Colin Campbell, M.E., based on the sampling of his own staff engineer.

Eight hundred feet south, quartz vein material 4 feet wide on surface widens out to ten feet in a shallow pit. Sampling after eliminating a \$135 assay, gives \$15 average across 6 ft.

Still further south a 26 in. width of vein gives \$95.20, and 1,500 feet south of the "open cut", there is a showing running \$15.35 average across a 7 ft. width.

Twenty-two hundred feet south of the "open cut" sampling showed \$10.50 values across a width of 57 inches.

These and other sampling results are fully detailed in the reports of Colin Campbell, M.E. (Nov. 4, 1936; Jan. 25, 1937) which are available upon request.

ACCESSABILITY

Savant station on the C.N.R. main line to Winnipeg is but 12 miles distant, and is connected by a good winter road to the property. Summer traffic is equally favorable by virtue of a good motor road part way and water transportation for the balance.

PROPOSED DEVELOPMENT

Colin Campbell, M.E., has recommended a campaign of diamond drilling at strategic points along the contact zone. It is proposed to carry out this recommendation. Camp buildings have been rehabilitated and enlarged to accommodate a large crew. Arrangements for diamond drilling are being made.

POSSIBILITIES

With commercial gold values over mineable widths indicated by surface exploration at intervals along a 2,200 ft. ore zone, the possibilities of further work disclosing ore in mine-making quantities, appear bright.